

DEVELOPING A LEGACY GIVING PROGRAM FOR A BLACK CHURCH
ENACTING DR. MARTIN LUTHER KING JR'S
BELOVED COMMUNITY

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A FINAL PROJECT SUBMITTED TO
THE DOCTORAL STUDIES COMMITTEE
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF DOCTOR OF MINISTRY

UNITED THEOLOGICAL SEMINARY
Dayton, Ohio
May 2022

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ABSTRACT

DEVELOPING A LEGACY GIVING PROGRAM FOR A BLACK CHURCH ENACTING DR. MARTIN LUTHER KING JR'S BELOVED COMMUNITY

by
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The project context is Ames United Methodist Church (AUMC) in Bel Air, Maryland. The project seeks to address that AUMC has never had a legacy giving program which is a challenge facing many historically Black institutions. Thus, if a legacy giving program is developed, then AUMC will be equipped to enact the Beloved Community. A qualitative research methodology will be used that includes surveys, interviews, and a focus group engaged over six-weeks in presentations and one-on-one sessions. The project will be successful if a legacy giving program is developed for AUMC and useful to similar institutions.

ACKNOWLEDGEMENTS

To Dr. C. Anthony Hunt, thank you for persistently encouraging me to be a Dr. Martin Luther King, Jr. scholar. You reminded me that what I currently do as a community organizer was perfect for this Doctor of Ministry Program. Thank you for reminding our cohort that our work for the beloved community will impact lives for generations and therefore we needed to give 100% in all that we produced. Likewise, thank you for being a role model that anything can be accomplished with a balance of family, physical health, perseverance, time management, and a passion to liberate everyone from the hindrances to their potential.

To Dr. Lisa M. Hess, thank you for challenging me to include as many voices as possible in this work, particularly my own voice. You reminded me on several occasions to not forget the voices of women that played a vital impact on the historical and theological influences in the Black community. More importantly, you reminded me that while reading and researching the works of others to use my voice because it effectually matters.

To Dr. Joe Daniels, thank you for first introducing me to community organizing at Wesley Theological Seminary in Washington, D.C, in the Fall of 2005. In this course and later in our friendship, you have shown me what sincere engagement within a community can do for impacting lives beyond the four walls of the church. In fact, your teachings,

examples, and inspiration have been used in my ministry for over a decade to further my engagement in political action, as well as promoting community power.

To Dr. John Welch, thank you for first being the second mentor in my education in community organizing. Your work in Gamaliel, as well as an educator in academia, has been a role model for many other organizers to emulate in enacting the beloved community—to the extent that your work in communities has raised money and leaders for generations to come. Secondly, I want to thank you for introducing me to Mr. Mark Lewis, co-founder of POISE. It will be Mr. Lewis's presentation that helped outline how to draft a legacy giving program for the 21st century. Thus, without his help much of this work may have not been accomplished in a timely manner.

To my Ames UMC Focus Group, thank you for your time, honesty, and insights. Your participation in a six-week program designed with in-person and virtual learning during a pandemic was astounding with ninety-five percent attendance. This was no small accomplishment with such a diverse group of individuals; therefore, I am greatly appreciative for your dedication. Likewise, your insights during the drafting of the legacy giving program for Ames showed growth, enthusiasm, and understanding for the passion that we must give power back to the Black community and for that I am grateful.

Lastly, to my wife, Barbette Y. Tilghman, thank you for giving me the space, time, and encouragement to complete this vital work for the beloved community. As you are aware, I can be driven and thus unavailable for the family at times. Thank you for being support and patient during my periods of absence. You kept me inspired and that is necessary for mental and physical sustainability. Thank you so much, Sweetie.

DEDICATION

I dedicate this work to my mother, Sylvia D. Tilghman, for making sure I was enrolled and attended all the best schools and making me feel like I could achieve anything. My mother went back to college in her forties to complete her undergraduate degree so when I decided to pursue this doctorate, I was reminded that age is just a number. When you are passionate about your education and the welfare of others, that is all that matters.

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ABBREVIATIONS

ASCFP	American Society of Colonizing Free People of Color
AUMC	Ames United Methodist Church
BLM	Black Lives Matter
CA	Context Associates
CDS	Center for Documentary Studies at Duke University
CEO	Chief Executive Officer
CFO	Chief Financial Officer
HIV	Human Immunodeficiency Virus
LGBTQ+	Lesbian, Gay, Bisexual, Transgender, and Queer Community
PRX	Public Radio International (2018 merger)
RCT	Rational Choice Theory
SRI	Sustainable and Responsible Investment
UNCF	United Negro College Fund
UMC	United Methodist Church
USACE	United States Army Corps of Engineers

EPIGRAPH

We can all get more together than we can apart. And this is the way we gain power. Power is the ability to achieve purpose, power is the ability to affect change, and we need power.

—Rev. Dr. Martin Luther King Jr., *Poot People's Campaign*
March 18, 1968

INTRODUCTION

What is at stake if the Black Church does not reestablish her power as a vital nonprofit organization dedicated to the welfare and liberation of the Black community? That is a question for enacting the Beloved Community that the Rev. Dr. Martin Luther King, Jr. and countless other civil rights and economic justice leaders worked, strived, and died for after the reconstruction period in America. We see glimpses of those leaders today in Rev. William Barber, II, Dr. Claud Anderson, and in leaders of the Black Lives Matters movement; yet only one of these persons or groups have placed their confidence in the Black Church and that is a result of forgetting that the Black Church has a history of thriving through adversity. In fact, the Black Church and Black community were inseparable in that when she thrived, so did the community that was connected to it.

Black communities were self-reliant due to systemic racism, prejudices, and laws that isolated them and caused them to be dependent on one another. However, those same hindrances that produced community self-sufficiency also, over time, created communities of poverty because of income disparities, red lining, food deserts, over policing, and unequal public education resources. So, when desegregation laws opened opportunities to move to a better quality of life, the Black community became more dispersed, and the Black Church was affected. Additionally, the Internal Revenue Service

formalized the tax exemption codes in the early 1900s¹ so that non-profit organizations would increase applications for public services organizations. Overall, this was good for the country, but now the Black Church competes for the same funds for services they used to provide to support their communities. In summary, the vitality of the Black Church is in competition with other organizations, who services the community in a more efficient manner. The Black Church, particularly in poorer communities, now have more commuter members and are thus more likely to be disengaged from the socioeconomic needs of those communities.

However, if the Black Church would develop a legacy giving program, she could raise perpetual financial capital to support ministry growth in times of prosperity and provide financial security in times of scarcity. Proverbs 13:7-8, 21-22, 25 is a biblical foundation for such a legacy giving program. It is a praxis of reconciliation to God through the lens of economy—which is how we spend, value, and relate to material wealth and to one another. It also addresses a singular concern for the Black community which is, what defines being poor? The answer to this question is at the heart of Black liberation theology and enacting the Beloved Community.

Glen Llopis defines poverty from another perspective. Llopis says, “it surprises me how many leaders don’t spend enough time thinking about their legacy – what they will leave behind for the organization and the people they serve”.² Research has indicated

¹ Paul Arnsberger, Melissa Ludlum, Margaret Riley, and Mark Stanton, “A History of the Tax-Exempt Sector: An SOI Perspective,” *Statistics of Income Bulletin* (Winter 2008): 107, <https://www.irs.gov/pub/irs-soi/tehistory.pdf>.

² Glenn Llopis, “5 Ways A Legacy-Driven Mindset Will Define Your Leadership,” *Forbes*, Feb 20, 2014, <https://www.forbes.com/sites/glennllopis/2014/02/20/5-ways-a-legacy-driven-mindset-will-define-your-leadership/#4eb33f3d16b1>.

that congregations that are operating from a mindset of scarcity is a more recent phenomenon in the Black Church. However, it is possible for the Black Church to thrive with power again with the knowledge that legacy giving can offer. Thus, if Ames develops a legacy giving program, it could expand its outreach and in reach with financial literacy and generational wealth to liberate and empower the Beloved Community perpetually and systemically.

Project Overview

Ten stakeholders (members) at Ames UMC will participate in a qualitative ethnography study. Qualitative ethnography, the scientific description of the customs of individual peoples and cultures, is ideal for this context because it seeks to understand the underlying reasons and opinions on why a legacy program has not been embraced by Ames UMC despite times of surplus income, affluent members, and several excellent pastors and lay leaders in its history. The stakeholders will consist of some of the oldest members of the church to inform the historical background of the church's giving habits, Bible study students who are familiar with biblical wealth, and members of the trustees and finance committee who manage the financial and operational cost of the facility and ministries. It will also include tithers who are more susceptible to a legacy giving board, and a few members who are less than one year with the congregation who can offer a fresh perspective. This diverse group ranged from thirty-two years old to over eighty years old—and two members of the Generation Z. The professional instructors will include the POISE Foundation Co-founder and CEO, Mark Lewis. POISE is a Black owned foundation whose mission is to assist the Black community in achieving self-

sustaining practices through strategic leadership, collective giving, grantmaking, and advocacy.³ Other professionals will include the Generation One documentary presenters.

The context will provide meeting space for the focus group and one-on-one interviews or video conferencing. TV monitors, a catered meal, and printed materials will also be furnished. Context participants will commit to six weeks of engagement. The professional associates will consult and recommend training materials on fundraising and planned-giving and why these components are vital to the longevity of a church's community engagement.

What can you expect from this study on legacy giving for the Black Church? In Chapter One, I will introduce a Black congregation (AUMC) that has survived 145 years of ministry growth or decline with the inspiration or absence of capital projects that expanded their capacity for discipleship. This chapter will also highlight concerns for their periods of decline such that an economic plan will grow the church despite capital improvements. In Chapter Two, I will exegete three connected pericopes in Proverbs that collectively create a biblical foundation for a legacy giving program for future generations. These pericopes were written in the Old Testament but are suitable and timeless in their application for the 21st Century. Chapter Three will unpack legacy giving that was crucial for the establishment, growth, and vitality of the Black Church Movement. During that movement, the Black church was the foundation and inspiration for higher education, generational wealth, pride, and Black power. This power is the ability to determine one's destiny and liberation from oppression within a caste system.

³ "Our Mission," Poise Foundation, accessed October 6, 2020, <https://www.poisefoundation.org/about-us>.

Chapter Four will focus on a specific period in the Black Church Movement researched by James Cones as Black Liberation Theology. A theology that studied leaders, organizations, and systemic structures that nurtured or depleted progress in Black communities throughout history, particularly in the United States. This chapter will also contrast two contemporaries, James Cone, the father of Black Theology and Thomas Sowell, an economist, regarding the doctrine of Black Liberation Theology. Yet, both would agree that liberation is a matter of Rational Choice. Chapter Five expounds on the theory of Rational Choice to explain the Black Exodus in the 1960s and 1970s from Black neighborhoods and how and why people spend their money today and into the future. Finally, Chapter Six will discuss a future for AUMC. After a focus group of diverse stakeholders of AUMC participated in a qualitative research methodology described in the abstract, we outlined a legacy giving program that will be formally launched first in May 2022 to the church and then to the community in 2023. This project substantiated the necessity of a legacy giving program that will directly impact AUMC's longevity, vitality, and preparation for future generations. For when the Black Church is reminded of its history of thriving during harsh periods of systematic racism, it can rekindle its roots to enact the Beloved Community.

CHAPTER ONE

MINISTRY FOCUS

I began my doctoral project with a concern that Black Churches in my Annual Conference of The United Methodist Church were closing at an alarming pace. More specifically four Black United Methodist churches in my area, with a combined 590 years of ministry and an average of less than 100 people in worship attendance, have forgotten the history of the Black Church's ability and necessity to create and sustain power. The definition of power is taken from my community organizing training with Gamaliel—a non-profit organization founded in 1986 to train community and faith leaders to effectively participate in the political, environmental, and socioeconomic decisions affecting their lives.¹ Gamaliel defines power as organized people and organized money that gives an organization the ability to act. In other words, a historically educated organization of members who intentionally organize money and people gives a church the ability to do ministry for the Beloved Community unencumbered by the lack of financial scarcity—realized or perceived. I believe the scarcity ideology in the Black community is a reason for hopelessness and poverty. However, the Black Church has an answer that can be revitalized with creative and proven historical choices.

¹ Mario Gonzalez, "About Us," 2017 Gamaliel Network, accessed December 11, 2019, <https://gamaliel.org/about-us/>.

Thus, my doctoral hypothesis is directed to Ames United Methodist Church in Harford County. I chose Ames United Methodist Church (AUMC) as my context for three reasons. First, AUMC has survived over 145 years in the heart of Bel Air, Maryland (a predominately white town in Harford County known for racial bigotry, racism, and biases), without realized power and a strategy for generational wealth in ministry and discipleship. Secondly, the culture of the congregation closely aligns with my passions and purpose for liberation. Finally, I hope to teach, encourage, and persuade AUMC what Maya Angelou believed and that is, “Now that I know better, I do better.” AUMC is perhaps 20 years from having real power if they choose to believe and achieve it.

I chose the Resource Frame Method found in the book *Studying Congregations a New Handbook* by Ammerman et. al., who states, “Resource framing gave me the raw materials of the congregation’s life. Some of the information was tangible and countable such as money, people, and buildings while other resources were soft and elusive, such as shared experiences of hard times together or the strength of faith and commitment of the congregation.”² So, I focused my attention on the congregation’s stewardship practices, worship growth patterns, context associate’s conversations, and evangelism to determine their power and ministry impact.

These were some of the characteristics that define AUMC culture. AUMC has always attracted Blacks who are primarily college-educated, affluent, and connected to social impact groups, the military, or Black fraternities and sororities. This suggests that the principles of economics (how people spend and saved money) were not foreign to this

² Nancy T. Ammerman, *Studying Congregations: A New Handbook* (Nashville, Tennessee: Abingdon Press, 1998), 15.

congregation. Likewise, most of the congregation were homeowners and therefore understood the value of real estate ownership from an individual perspective. However, the concept of corporate ownership and corporate financial legacy had not been passed down from generation to generation at AUMC. For example, in The United Methodist Church polity, real estate is in trust to the denomination, whereas the assets (e.g., cash, furnishing, etc.) are owned by the congregation and trustees. Thus, real estate ownership in trust to the UMC should be secondary to a congregation's focus on ministry impact and discipleship which requires power. Yet, in conversations with context associates (CA), they were taught that burning the mortgage was primary. While being debt-free of a mortgage does free income for ministry, the welfare of the community should be primary because their needs are now. There are solutions to both ideologies that will be explored in this project considering the closing of houses of worship (See figure 1).

Likewise, statistical data from the Baltimore-Washington Annual Conference UMC Official Journals detailed that Ames UMC experienced growth in stewardship, worship attendance, baptisms, and Sunday School attendance whenever there was a building project. Conversely, there was a decline when there were no capital improvements.

For instance, in 1980-82 Ames built the fellowship hall addition. During this building period, worship attendance increased by 25%.³ In 2001-02, the congregation built the current Ames UMC structure. During the building period, 1996-2001, worship

³ 1980; 1982 *Official Journal of the Baltimore-Washington Conference* (Baltimore, Maryland: Communications Department of the Baltimore-Washington Conference, 1980; 1982), 1980 (436-437); 1982 (484-485).

attendance increased by 25%.⁴ Most recently, in 2018, Ames installed two new heating and air conditioning units since the new structure in 2001-02. During the building period, 2017-2018, worship attendance increased by 7%.⁵ Conversely, whenever there were no structural building improvements, worship attendance, stewardship, and Sunday school attendance declined. Between 1982-1991, worship attendance decreased by 43%⁶ and between 2003-2015, worship attendance decreased by 53%.⁷ From 2018 to the present, worship attendance has not decreased, but has remained steady.

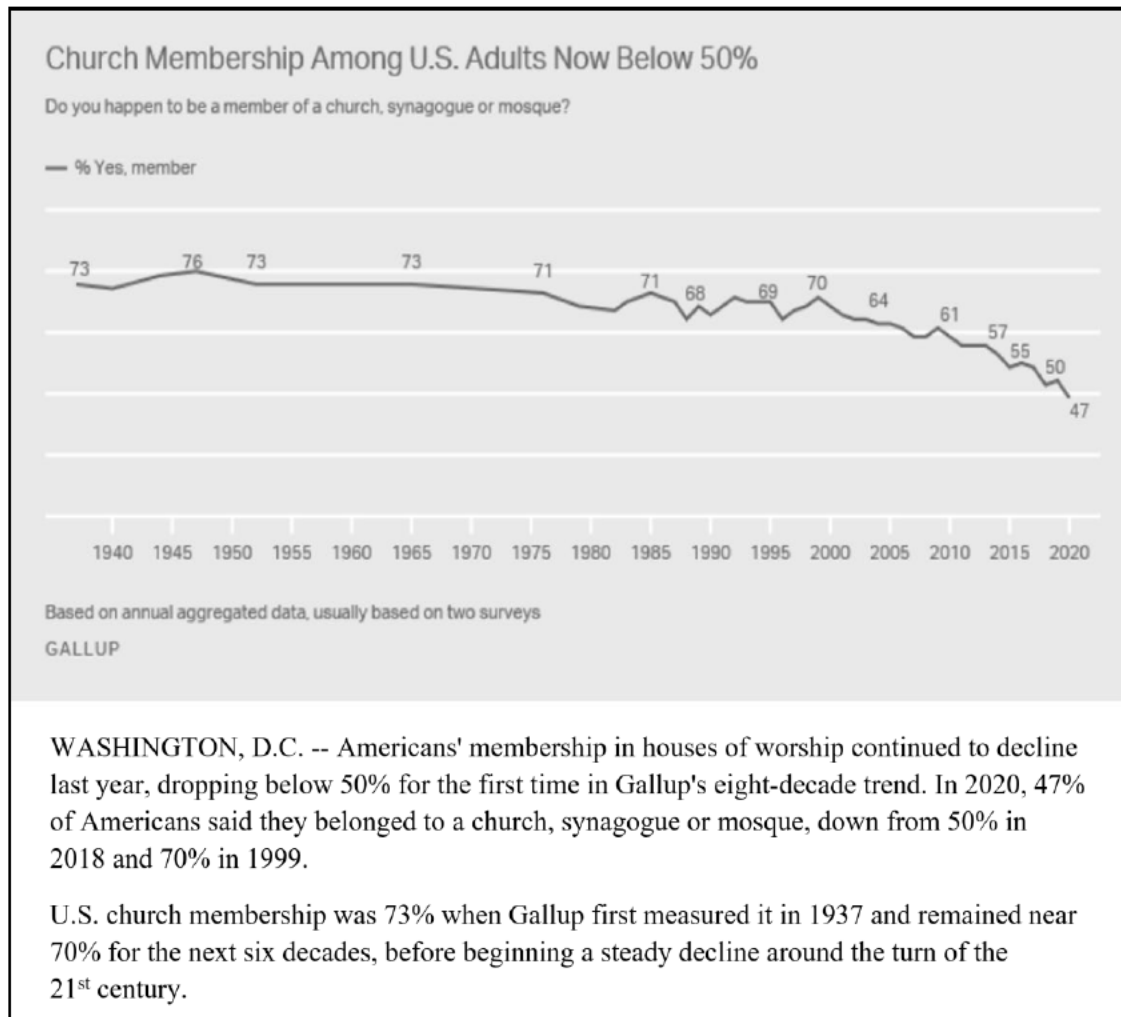
⁴ 1996; 2001 *Official Journal of the Baltimore-Washington Conference* (Baltimore, Maryland: Communications Department of the Baltimore-Washington Conference, 1996; 2001), 1996 (538-539); 2001 (670-672).

⁵ 2017; 2018 *Official Journal of the Baltimore-Washington Conference* (Baltimore, Maryland: Communications Department of the Baltimore-Washington Conference, 2017; 2018), 2017 (578-579); 2018 (625-626).

⁶ 1982; 1991 *Official Journal of the Baltimore-Washington Conference* (Baltimore, Maryland: Communications Department of the Baltimore-Washington Conference, 1982; 1991), 1982 (484-485); 1991 (460-461).

⁷ 2003; 2015 *Official Journal of the Baltimore-Washington Conference* (Baltimore, Maryland: Communications Department of the Baltimore-Washington Conference, 2003; 2015), 2003 (687-689); 2015 (642-644).

Figure 1: U.S. Church Membership Falls Below Majority for First Time⁸



Additionally, it should be noted that worship attendance increased during the 2001-02 construction period when the congregation was displaced and worshipping at Harford County Community College. This observation led me to believe that worship attendance was not directly linked to worship space, but to architecture which was my first career profession. As an architect, it would be my vision to create spaces that were

⁸ Jeffrey M. Jones, *U.S. Church Membership Falls Below Majority for First Time*, Gallup, March 29, 2021, <https://news.gallup.com/poll/341963/church-membership-falls-below-majority-first-time.aspx>.

not only aesthetically pleasing and functional but inspiring to experience. Thus, I can see why people were attracted to new things and wanted to be a part of that legacy. The CA agreed with this analogy but did not consciously make the connection of congregational growth with architectural development and building ownership.

Moreover, in my interview with Reverend Eric King, a former pastor of AUMC at its peak membership, it was stated that members conducted bible studies in their homes and waved at cars that drove by during the 2001-02 construction phase of AUMC. This suggests that members believe that building, discipleship, and theology go hand in hand when the congregation is inspired to “make all things new.”⁹

Another congregational growth concern is the lack of generational worship because power requires organized people. For instance, the decline of children since the mid-2000s at AUMC has led to fewer young adult families with children. In other words, AUMC averaged over thirty children at one time and most of those children did not return to Ames after high school. This concern is not isolated to AUMC. In fact, in a survey conducted by Pew Research in 2019, the average worship attendance is once or twice a month. The lack of attendance makes it more challenging to organize people for discipleship because worship has been the primary launching point for the Black Church for centuries. Thus, her impact, value, and vitality are at risk if power is not implemented intentionally.

Similarly, it is troubling that many in the congregation fail to give financially (tithe) when they do not attend Sunday worship. Fortunately, the COVID-19 pandemic

⁹ Revelation 21:5, New Revised Standard Version (NRSV). Unless otherwise noted, all scripture references in this document are from the NRSV.

opened opportunities for multiple live streaming platforms and worship attendance increased substantially in 2020-21. However, prior to 2020, inconsistent giving negatively affected AUMC's operating and discipleship budget. Additionally, very few absent congregants donated their tithe when they return for worship. This makes fundraising a priority for operational expenses instead of ministry programs. Likewise, unfaithful giving is not only contrary to biblical teaching, but also to Methodist traditions found in the denominational publications and trainings. However, this research will offer biblical and historical data to educate AUMC towards a better ideology of giving.

To address the worship attendance concern in 2018, a concept called invite F.R.A.N.C.¹⁰ to worship and events was instituted. F.R.A.N.C. is an acrostic for Friends, Relatives, Acquaintances, Neighbors, and Co-Workers. Ames now averages three to four new guests a month according to the attendance reports since 2018. While it seems apparent that AUMC has memorized the acrostic, the average in-person worship attendance has not noticeably increased based on personal invitations—that is to be measured after COVID-19 restrictions were lifted. Yet, most new guests have come via searching the website or other community events attended at Ames, such as Blood drives, townhall meetings, etc.

Fortunately, Ames has always had a community presence. That presence grew from 2016-2019 with a couple of weekly activities (e.g., a Gospel Line Dance Class and Bible College Courses) and periodic events throughout the year, such as “The Final Flight Christian Dinner Theatre, a Gospel Jazz Performance, and a Men’s Gospel

¹⁰ Randy Hammer, *52 Ways to Ignite Your Congregation: Practical Hospitality* (Cleveland, Ohio: The Pilgrim Press, 2009), 7.

Concert. Each event attracted a different type of attendee, all looking to engage with God from a different and yet familiar perspective. However, the pandemic has forced Ames to rethink discipleship for what appears to be a new normal in community engagement.

AUMC also has three unique worship experiences: Health Moment, Praise Sign Ministry, and Black History Moment on select Sundays each month. Prior to 2020, AUMC rented their fellowship hall, conference room, and sanctuary for socials and social justice events at least a dozen times a year. Thus, the concept of organized people is evident. These activities and events increase their community impact. However, the operating cost to host some events are not always recovered by the donations or rental fees. Thus, AUMC needs a program for long-term ministry planning. This is where I feel confident that my ministry journey can influence AUMC.

I joined AUMC at a time when my charisma, maturity, secular and pastoral skills, and my passion in community organizing assisted them into a new era for discipleship well into the future. For example, for as long as I can remember, I have always felt comfortable around all kinds of people. During a doctoral studies class on August 21, 2019, this was revealed to me. The Reverend Dr. Elvin Sadler taught a class titled, Introduction to Doctoral of Ministry Discipline. In that class he stated that he can tell a lot about a person by where they fall in line with their siblings. The first child is typically the boss of the siblings and needs to be in charge. A middle child tries to be the negotiator and smooth things out with the other siblings. Whereas the baby is the manipulator who normally gets their way,¹¹ I am an only child and I fit in all three

¹¹ Elvin Sadler, "Introduction to the DMin Discipline" (lecture, United Theological Seminary, Dayton, Ohio, August 21, 2019).

categories depending on the situation. Thus, I can relate to the apostle Paul who said, “I have become all things to all people, that I might by all means save some.”¹²

My child rearing is equally complementary to my context. I grew up in a large family with twelve uncles and two aunts on my father’s side, which meant learning family dynamics with a great number of generations. My father was a union shop steward who fought for worker’s rights and as such, I mimic this behavior as a community organizer. My mom was a social worker who helped people with their drug addictions, and she was a highly respected perfectionist. Exposure to her occupation as a teen employee and her personality, taught me excellent time management skills with attention to details and a heart for the poor and disenfranchised for all ethnicities. While we never discuss my parent’s work at the dinner table in our household, clearly their occupations and character are instilled in me. I have lived in the suburbs of Baltimore County, Maryland most of my adolescent and adult life, as well as being reared in a United Methodist household. This gave me a firm foundation in UMC polity and nuances for this thesis. I also had an exceptional public-school education for a lower middle-class family. This provided me with a diverse interaction with people of different cultures, faiths, and ethnicities.

I have a high school education from Baltimore Polytechnic Institute, a bachelor’s degree in Architecture from Howard University, and a master’s degree in divinity from Wesley Theological Seminary in Washington, D.C. I was honorably discharged as a Staff Sargent from the United States Marine Corps in 1991 having served in Operation Desert Storm. Serving in that campaign, I earned my United States veteran status. I am also not

¹² 1 Corinthians 9:22b.

bashful in saying that a United States Marine is the crème of the crop for all branches of the United States Armed forces. Once a Marine, always a Marine—*Semper Fidelis* (always faithful) is our motto, creed, and a way of life for me. My educational and military background are perfect for Harford County which has a military installation nearby and a congregation filled with highly educated, former military veterans, government workers, and accomplished parishioners.

I was employed by the United States Army Corps of Engineers (USACE) from 1989-2009 as a project manager. At the Corps of Engineers, I managed projects in the range of \$50,000.00 to \$3,500,000.00. I worked with general contractors, architects, and local permit offices. I had an exceptional career with the USACE starting off in the Architecture Section of the Engineering Department and retiring in the Real Estate Division. I worked with United States Government agencies that worked on sensitive and classified information worldwide. I had construction projects across the country, therefore I understand how to manage contracts, people (e.g., clients and contractors), and expectations. And managing expectations will be crucial to this project because from my experience people can be skeptical about secular terms like power, investments, and inheritances within a sacred context. These professional relationships and skills will be useful during the presentation and management phases of developing a legacy giving program that could be in the millions of dollars.

Additionally, I have served as pastor to an all-White predominately affluent church in a rural community. My second appointment was to a multi-ethnic mostly affluent church in a suburban community. My previous pastorates and AUMC all share one thing in common besides resources, and that is an affinity for building maintenance

and improvements. Thus, my combined fifteen years in ministry will provide me with a background into how affluent Methodist Churches prioritize assets and economics.

My most recent passion has come from working with BRIDGE Maryland, Inc., a faith-based, non-profit, community organizing group that teaches and executes the principles of organizational power. What I have learned about self-interest, leadership, and group empowerment has been invaluable in conducting effective meetings, one on one interviews, discerning another person's passions, and creating coalitions. Likewise, what I have learned about organized money is the limitations imposed by grants to non-profit organizations. For instance, grants can limit organizations to identify contexts and that can stifle relationships and outreach possibilities. Thus, this project seeks to overcome that organizational money obstacle.

Furthermore, the synergy of this project combines my passion for education, power, and project management with a legacy giving program that can economically liberate Ames UMC to fulfill their vision which is, proclaiming the gospel through family values, education, hospitality, health, and holiness to the glory of God. Moreover, when pastoral leadership, congregational vision, and economic freedom coincide, a legacy giving program becomes a practical and rational approach for implementing and stimulating ministry. For example, culturally, Ames UMC and I share indistinguishable characteristics. AUMC is in a suburban area with a congregation of affluent, educated, and proud individuals. Their pride is not ostentatious but, occasionally, I am reminded by the CA that they have made some significant contributions to society and to the permanence of AUMC. I too was raised in a suburban community. My parents afforded

me the opportunity to be educated, affluent, and to enlist in the United States Marine Corps. Thus, my pedagogy aligns with that of AUMC.

Likewise, Harford County has a North American, east coast, southern culture in their interaction with one another. For instance, almost all the older congregants grew up within a fifteen-minute drive from one another. They still live in their original homes or communities for the last twenty years or more. Most of the congregates knew each other before joining AUMC and are related by blood or marriage. Similarly, my parents are from Dorchester County, Maryland, and residents from there behave the same way. They all seem to know one another by blood, school, or marriage. Providently, I spent three summers living in Dorchester County with my uncle, aunt, and cousins. I understand the culture and the relationships between Black and White people particularly. The best way to describe the similarities in Dorchester and Harford Counties is referenced in a podcast documentary published by *Scene on Radio*.

Scene on Radio is a podcast that tells stories exploring human experiences and American society. Produced and hosted by John Biewen, *Scene on Radio* comes from the Center for Documentary Studies at Duke University (CDS) and is distributed by PRX. In Episode 36: That's Not Us, So We're Clean"¹³, Biewen and guest distinguish how White people interact with Black people. In the southern east coast of North America, Whites will invite Blacks to their homes for meals. They are often seen together in social gatherings, privately, and publicly. Whites are acceptable to Blacks being equal to them socially; but whites take exception to Blacks being better than them economically. Even

¹³ John Biewen, "Episode 36: That's Not Us, So We're Clean (Seeing White, Part 6)," April 26, 2017, in *Scene On Radio*, Podcast for WordPress, <http://www.sceneonradio.org/episode-36-thats-not-us-so-were-clean-seeing-white-part-6/>.

though northeast coast affluent whites accept Blacks reaching the same economic class as themselves, one would not expect a white person to invite a Black person to a social event in their private residence.

Harford County mimics a Southern culture that is historically prejudice in politics and wealth distribution. I am however encouraged, to some degree, that some affluent Blacks are using their relationships to Whites to bring about equity in Harford County. Those relationships will be invaluable in that generational wealth is more prevalent in White communities than in Black communities. Thus, having conversations about wealth distribution between Blacks and Whites will help in creating this legacy giving program.

Likewise, economically, and socially the majority of AUMC parishioners are homeowners with children, grandchildren, and great-grandchildren. I too have children and grandchildren which give us some common stories. Our commonality in stories will be very helpful in persuading the Baby Boomers and Silent Generation to embrace a program in legacy giving. A common story can remove an unforeseen obstacle as well as build social capital in relationships. The CAs have been very helpful in identifying potential focus group members that share my story thus building a bond organically and socially for executing the project phase of this program.

I intend to explore the biblical topic of inheritance as it relates to the secular terms of estates and planned-giving. By combining these biblical and secular principles, I hope to draft a legacy giving program. The program will establish one half of the power dynamic to create a generational long-term financial base to achieve the vision of AUMC. The term 'power' is organized people and organized money that gives an organization the ability to act. The vision for Ames was crafted in 2018 and aligns with

my values. The ecclesia is founded on proclaiming the gospel through family values that identify “brother, sisters, and mother who obey the will of God.”¹⁴ The ecclesia that promotes Christian education reinforces the values of God. The ecclesia that shows hospitality welcomes the stranger. The household of God that promotes good health (mentally, physically, emotionally, and spiritually) strives for holiness to the glory of God. These are the tenants of AUMC vision and that need to be preserved for generations and that requires power.

Likewise, Ames’ vision and my thesis compliment chapter two of *Building Beloved Community / The Beloved Community Tool Kit*. In the Ten Ways to Build Beloved Community, Dr. Hunt states that two keyways of enacting that Beloved Community for churches are:

Supporting and developing community-wide plans aimed at expanding economic opportunities for racial-ethnic persons and women specifically in the areas of housing, banking, and employment practices. The other is actively participating in programs that reach out to help those in the most need – the hungry, the homeless, and the unemployed.¹⁵

These ways are congruent with long-term ministry planning through legacy giving. They are also a direct connection to the vision of Ames and my work in the community via BRIDGE Maryland, Inc. for community development. Further, the tool kit references the tenets of the social gospel by Reverend Dr. Walter Rauschenbusch that speak directly to a legacy giving program.

The Beloved Community Tool Kit suggests that salvation is a material concern, as much as it is a spiritual concern. The Gospel beckons believers to work for improved

¹⁴ Matthew 12:50.

¹⁵ C. Anthony Hunt, “Ten Ways to Build Beloved Community,” in *Building Beloved Community: The Beloved Community Toolkit* (Bel Air, Maryland: Self-published, 2018), 18.

housing, education, health care as other benefits for the less fortunate. Additionally, salvation is a communal as much as an individual concern. To honor God, people must put aside their own earthly desires and help other people, especially the needy. Finally, there is an interest in the redistribution of power and resources (social, economic, and political).¹⁶

Rauschenbusch and Hunt tenants of the social gospel are the backbone of any church that wants to remain relevant in a capitalistic society governed by a republic under the veil of democracy. United States citizens are eyewitnesses that its government is willing to sacrifice sacred morals for economic gains. Thus, the Church must interweave the communal gospel of salvation with the pragmatic necessities of all creation, human and otherwise, to fulfill reenact the Beloved Community. It is a community that seeks holistic healing, particularly for the poor, marginalized, and those imprisoned by their greed. That greed will be exposed in chapter two.

The most vital skill I bring to this project is my community organizing training. The enactment of the Beloved Community and the principles of power are essential to this project. The Beloved Community is about the cooperation and synergy of all ethnicities who seek shalom, equality, and prosperity. Prosperity, by my definition, is dependence on God and humanity to work in harmony, which in a capitalistic society is realized in wealth equity, wealth distribution, and poverty reduction. Yet, what is ironic about community organizing principles is that they are not new or unused by many secular and non-profit organizations, but that they have been dormant or limited in use by

¹⁶ Hunt, *Build*, 24.

the Black Church after the 1900s. Some reasons are systemic, while others are a matter of choice.

Thus, I seek to expose some of these systemic and personal choices to liberate AUMC and hopefully other institutions. I seek to learn from this project, enhancements to my scholarly vocabulary and knowledge of the Reverend Dr. Martin Luther King, Jr.'s Beloved Community via the principles of community organizing. I seek to make friends at the scholarly level who share my passion for 'power' and community development because combined wisdom grows power exponentially. I seek to better articulate and demonstrate that the Beloved Community can be life changing for the Black Church and community, particularly those that struggle to survive from generation to generation due to a lack of an economic and holistic plan to revitalize their communities.

I have concluded to design my project to Develop a Legacy Giving Program for the Black Church to enact the Beloved Community inspired by the Rev. Dr. Martin Luther King, Jr. The general plan for my Doctor of Ministry project will include ten stakeholders at Ames who will participate in a six week focus group to discern if a legacy giving program is a good vision and missional goal for the church in perpetuity. Week One – Participants will take a pre-survey (ten minutes) on legacy giving and participate in a presentation (thirty minutes) on the biblical, historical, and theological efficacy of a legacy giving program for the Black Church with twenty minutes remaining for questions and answers. Week Two – Participants will watch a forty-five-minute documentary that offers a 21st Century view on Black generational wealth (e.g., investment portfolios, avenues for giving, and the obstacles to giving) followed by fifteen minutes for questions and answers. Week Three – Participants will write and submit their personal money

autobiography to reflect on the role money has played in their lives to date. Week Four – Participants will attend a forty-five-minute presentation by an investment foundation to present options on developing a legacy giving program unique to their context with fifteen minutes for questions and answers. Participants will complete and submit their post-survey questionnaire prior to week five meeting. In Week Five, I will interview each participant based on key answers to their money autobiography, post-survey questionnaire, and five close-out questions for project design and enhancements. Finally, in Week Six, the focus group will draft their first legacy giving program in the church's history.

It is anticipated that the participants will not only benefit the financial future of Ames UMC, but the program could benefit other Black Churches and communities that lack institutional generational wealth. It will also enlighten participants on investment opportunities for their family's generational wealth plan. Post-graduation, I will interview other pastors for feedback on the program with the intent of marketing (e.g., books, lecturing, etc.). This work is not intended to sit on a shelf, but to grow Black churches because its survival is too vital to the Black community's holistic liberation.

In conclusion, the conceptual approach to my project is to use community organizing principles to nurture and lead AUMC into a new and practical process for doing ministry decades into the future. Thus, if AUMC embraces the theology of God's sacred family as their biological or legal family, the economic efficacy of legacy giving becomes missional, visionary, rational, reasonable, and responsible. For example, legacy giving becomes visionary and missional because congregational goals and aspirations are linked to their economy of ministry. As such, all discipleship and administrative plans

would have an economic focus in addition to personal and community wholeness.

Likewise, legacy giving becomes rational because leaving an inheritance to the family we love is traditional as a last will and testament. A tradition that is common among the wealthy. Furthermore, legacy giving becomes reasonable because it is a part of an estate plan, and proper planning prevents poor performance. Subsequently, legacy giving becomes a personal and communal responsibility because it is an expression of one's trust in God. Chapter two will cover the trust ideology more thoroughly.

Jim Collins' book, *Good to Great and the Social Sector*, tells a story that describes what I hope to accomplish in this doctoral project. The story describes the attitude and aptitude necessary to reenact the Beloved Community in and through the Church. Collins tells the story of how he agitated a crowd of CEOs in a conference by implying that they range from mediocre to good businesses because they operate 'more like a business.' Collins challenges them that to be great they must relentlessly cultivate disciplined planning, disciplined people, disciplined governance, and discipline allocation of resources.¹⁷ Hence, greatness begins with leaders with a mindset which develops others to be the same.

Collins's concept of greatness should not be lost on the Church. In fact, in one of Dr. Martin Luther King, Jr.'s most notable sermons entitled, "The Drum Major Instinct," *was* delivered at Ebenezer Baptist Church in Atlanta, Georgia on February 4, 1968. Dr. King's sermon offers a sacred example of greatness necessary for the Beloved Community. He states,

¹⁷ Jim C. Collins, *Good to Great and The Social Sectors: A Monograph to Accompany Good to Great* (Boulder, Colorado: HarperCollins, 2005), 1-2.

...Jesus gave us a new norm of greatness by being a servant. 'It means that everybody can be great because everybody can serve. You don't have to have a college degree to serve. You don't have to make your subject and your verb agree to serve. You don't have to know the second theory of thermodynamics in physics to serve. You only need a heart full of grace, a soul generated by love. And you can be that servant.'¹⁸

Ames United Methodist Church can be great when its biblical foundation is strong, its historical foundation rekindled, its theological foundation is renewed, and its rational choice theories encompass the efficacy of 'power' and 'greatness.' A legacy giving program increases the potential for greatness and could make AUMC a leader in enacting the Beloved Community in Harford County and beyond.

¹⁸ Martin L King, Jr., "The Drum Major Instinct," (sermon, Ebenezer Baptist Church, Atlanta, Georgia, February 4, 1968), <https://kinginstitute.stanford.edu/king-papers/documents/drum-major-instinct-sermon-delivered-ebenezer-baptist-church>.

CHAPTER TWO

BIBLICAL FOUNDATIONS

Some pretend to be rich, yet have nothing; others pretend to be poor, yet have great wealth. Wealth is a ransom for a person's life, but the poor get no threats. Misfortune pursues sinners, but prosperity rewards the righteous. The good leave an inheritance to their children's children, but the sinner's wealth is laid up for the righteous. The righteous have enough to satisfy their appetite, but the belly of the wicked is empty.¹

The initial intent of this project was to remind the Black United Methodist Churches in Harford County to regain their power by practicing the biblical discipline of legacy giving via community organizing. Consequently, the sixth chapter will also suggest that this biblical knowledge will benefit similar institutions. In this chapter, the biblical foundation will highlight that legacy giving is a discipleship norm, a societal necessity, and a natural byproduct of a strong African heritage. The hypothesis and outcome will forge an “ideological criticism of unequal power relationships”² that exist between the poor and the wealthy in some cultures in the United States and particularly in predominately low and middle-class Black communities.

The existential approach will be used to organize this biblical foundation paper as a unique systematic method to research the pericope using theological exegesis, missional

¹ Proverbs 13:7-8, 21-22, 25. All definitions and word analysis are taken from BibleWorks for Windows, Version 7.0.0129g Software for Biblical Exegesis and Research.

² Michael J. Gorman, *Elements of Biblical Exegesis: A Basic Guide for Students and Ministers*, Rev. ed. (Peabody, Massachusetts: Hendrickson Publishers, 2009), 29.

interpretation, and spiritual readings, as well as a canonical criticism which broadens the context of the pericope by using the entire Bible as a foundational text.³ The pericope is five verses that are paired and conjunct. The existential approach to this paper will allow me to “challenge the model of education and knowledge that has been pervasive in the West since the Enlightenment.”⁴ This approach will be crucial during the contextual analysis of this pericope.

First, a contextual analysis will investigate the historical, literary, and social impact of the Book of Proverbs and the reign of King Solomon who is recorded as the wisest man of the Hebrew Bible and the author of Proverbs. According to Yoder, the platitudes of the book of Proverbs,

invites us into an ancient and ongoing conversation about what is good and wise and true in life. What values do we treasure and why? What makes for strong families and just communities? How do we understand money, the role of integrity, and the power of speech? And how do we teach it all to our children? Proverbs acknowledges the ordinary as the arena in which we develop our moral character and work out our faithfulness...a poetry wrought and recited time and again by the people of God.⁵

More specifically, this pericope addresses the moral decision of good and sinful behavior as it relates to financial generosity towards one's grandchildren figuratively, scientifically, and existentially. As for Christians, the belief that all are related through the blood of Jesus Christ broadens the definition of children experiential.

³ Gorman, *Elements of Biblical Exegesis*, 19.

⁴ Gorman, *Elements of Biblical Exegesis*, 19.

⁵ Christine Roy Yoder, *Proverbs: Abingdon Old Testament Commentaries* (Nashville, Tennessee: Abingdon Press, 2009), accessed March 5, 2020, <https://www-ministrymatters-com.dtl.idm.oclc.org/reader/9781426759789/#chap01> html.

Second, a formal analysis of the pericope will consider the form, structure, and movement of Proverbs. This will frame when, where, and why the book was written. As well as to whom the author of the book is attributed. The formal analysis will also bridge the comparison to the New Testament and current contextual similarities to the thesis. Third, a detailed analysis of the terms and their usages throughout the bible will highlight the metaphors, congruencies, and contrast that inform the thesis. The detail analysis will also broaden the research for meanings, intents, and influences that the audience could have derived from the scriptures. Fourth, a synthesis of this research will highlight the salient points that argue for or against the thesis. Finally, a conclusion to reflect on what this pericope means in the 21st Century for the Black United Methodist Churches in Harford County and similar institutions.

Exegesis

Contextual Analysis: Historical, Social, Literary Context

Proverbs in Hebrew מִשְׁלָּה (māšhāl) means parable. The exact sense of the word is unclear. It could be related to a verb meaning ‘to rule’ and so mean a word that gives mastery, or a powerful word. Alternatively, it could come from a verb meaning ‘to be like’, and so mean a comparison.⁶ In fact, only a minority of the sayings in proverbs are direct comparisons, whether explicit (similes) or implicit (metaphors). The word, therefore, does not seem to refer to a specific literary form. Thus, Fox argues that the

⁶ R.N. Whybray, *The Intellectual Tradition of The Old Testament* (BZAW 135 Berlin: de Gruyter, 1974), 8.

main characteristic of a *māšhāl* is that it ‘has currency among people.’⁷ That currency among the people reinforces the diversity, breath, and depth of the wisdom literature found in this book. The scribes that collected and canonize this work named it appropriately considering the many voices that are heard throughout. Solomon is given credit for the books name (1:1), but this has come into question in further studies of this sacred text.

So, the first theological debate is the authorship of Proverbs. On one hand, the authorship of Proverbs rests with the quality of life that Solomon wanted for his people. This would be a monarch perspective for the authorship of Proverbs which has its foundation in Solomon’s request to God in 2 Chronicles 1:7-12a. Instead of asking God for wealth, long life or dominion over his enemies, Solomon asked for wisdom and knowledge to rule the people of Israel. This is referred to as two qualities of a king that would serve him and the people of Israel well. The two qualities are wisdom to discern God’s will, although he stumbled in that regard with women; and knowledge to make educated and wise decisions in architecture, engineering (e.g., 1 King 6) and contract negotiations (e.g., 1 Kings 5:15-26). Thus, the authorship of Proverbs is given to Solomon yet challenged for other reasons. According to Yoder,

The superscriptions, or titles, to the book as a whole (1:1) and to two of its sections (10:1–22:16; 25:1–29:27) attribute authorship to Solomon, the second and last king of the united monarchy (ca. 966–926 BCE) and the quintessential sage of Israel. At the same time, Solomon’s larger-than-life status as a patron and author of wisdom cautions against interpreting the superscriptions as historically reliable.⁸

⁷ Michael. V. Fox, “Proverbs 1-9,” in *Anchor Bible* (New York, New York: Doubleday, 2000), 54-55.

⁸ Yoder, “Proverbs,” 54-55.

Yoder's skepticism of Solomon being the author solely from the superscriptions is common for larger-than-life individuals. Solomon was sought after for his wisdom, riches, and power, and persons with those attributes are often given credit for work they may have inspired but not written. Yoder argues that "the fact that the book was crafted principally to educate and enculturate young men presents certain challenges to women readers."⁹

Another challenge to Solomon's solo authorship comes from Lindsay Wilson, a conservative, evangelical theologian at Ridgley College. This perspective is a Western world view to the authorship of Proverbs according to his Tyndale Old Testament Commentaries. Wilson highlights three theological themes that point to other authors of proverbs: "retribution, the fear of the Lord, and 'God's active kingly rule in everyday life.'"¹⁰ For example, Wilson argues that contributors to Proverbs are "united in their convictions that the Old Testament remains the word of God for us today."¹¹

Embracing the Monarch theology in vv. 10:1-22:16 that gives Solomon full authorship would deny the voices of the poor that is evidenced by theologians, Yoder, Kimilike, Millar, Westermann, and others. These scholars have compared sayings in Proverbs to oral traditions from Africa to argue that the source of the biblical sayings in

⁹ Christine Roy Yoder, "Proverbs," in *Women's Bible Commentary*, 3rd ed, ed. Carol Newsome, Sharon Ringe, and Jacqueline Lapsley (Louisville, Kentucky: Westminster John Knox Press, 2012), 232.

¹⁰ Lindsay Wilson, "Proverbs," *The Journal of Theological Studies*, 69, no. 2 (October 2018): 745–747, <https://doi.org/10.1093/jts/fly081>.

¹¹ Wilson, "Proverbs."

admonitions is the Israelite folk in family, clan, and village.¹² For example, Lechion P.

Kimilike offers this perspective from the interpretation of Proverbs as

The roots of proverbs in their pre-monarchical form are seen to be from a lower economic stratum, one concerned with 'justice, solidarity, struggle and vigilance' (Masala, cited on p. 165) as opposed to the context of the edited collection with a ruling class agenda which relativized the original context.¹³

For example, Proverbs 13:7, states, 'Some pretend to be rich yet have nothing; others pretend to be poor, yet have great wealth', rather than be seen in negative terms as a pretense by rich and poor to be what one is not is interpreted in African cultural terms as being about the priority of generosity; that is, generosity towards others is a given of communal African culture and therefore people are wary of letting on their true monetary situation in order to protect themselves. Kimilike claims that rather than being static, these proverbs are also living and dynamic and that his liberationist interpretative stance makes them so.¹⁴

Kimilike's commentary aligns with the socioeconomic voices that are heard in Proverbs ranging from the poor to the wealthy. The term 'wealthy' will be expanded in the detailed analysis. According to Sneed, "proverbs never speak overtly from a king's perspective. Instead, they imply as background a variety of social groups and circumstances."¹⁵ Consequently, an African hermeneutic of the poor describing the

¹² Claus Westermann, *The Roots of Wisdom: The Oldest Proverbs of Israel and Other Peoples* (Louisville, Kentucky: Westminster John Knox, 1995), 4.

¹³ Mark Sneed, review of *Poverty in the Book of Proverbs: An African Transformational Hermeneutic of Proverbs on Poverty*, by Lechion Peter Kimilike, *Biblical and Critical Theory*, 6, no.2 (2010), 31.3, <https://www.bibleandcriticaltheory.com/issues/vol6-no2/vol-6-no-2-2010-review-of-lechion-peter-kimilike-poverty-in-the-book-of-proverbs-an-african-transformational-hermeneutic-of-proverbs-on-poverty/>.

¹⁴ Sneed, *Poverty in the Book of Proverbs*.

¹⁵ Yoder, "Proverbs."

possessions of the wealthy while experiencing poverty is a timeless story throughout history. This is a theme that Proverbs is credited in doing. Yoder argues that “Proverbs after proverb, page after page, Proverbs inspires and requires of us a fresh theological and ethical reflection about our lives, our communities, and our world.”¹⁶ Proverbs is a yearning for a quality of life that is pleasing to God. A yearning that begs the question of, how much longer must the impoverished wait for justice and be shown the path to liberation. Legacy giving being one of those answers.

The second theological debate is, when was Proverbs written? Like the quest for firm dates, the attempt to establish the social location of the book, its sections, and sayings has proved difficult.¹⁷ Moreover, according to Van Leeuwen,

The nature of proverbs history is extremely difficult to date. Proverbs sayings and admonitions refer to the common structures and patterns of human life. Sayings and admonitions are traditional and can preserve wisdom from either time in fossilized form (as in English “Pride goes before the fall”). The problem is made more difficult by the extreme brief scope of various sayings and admonitions.¹⁸

However, despite the historical challenges of placing Proverbs, theologians do agree that Proverbs 10:1–29:27 is the oldest portion of Proverbs which consists primarily of originally oral folk proverbs that sages or scribes associated with the royal court (e.g., 25:1, 24:23) gathered during the period of the monarchy—from the mid-tenth century BCE (Solomon) to the Babylonian exile in 587 BCE.¹⁹ Yoder suggests,

¹⁶ Yoder, “Proverbs.”

¹⁷ J. L. Crenshaw, “Wisdom,” in John L. Haynes, ed., *Old Testament Form Criticism*. (San Antonio, Texas: Trinity University Press, 1974), 236.

¹⁸ Raymond C. Van Leeuwen, *The New Interpreter's Bible Commentary: Introduction to Hebrew Poetry, Job, Psalm Introduction to Wisdom Literature Proverbs Ecclesiastes Songs of Songs*, vol. 3 (Nashville, Tennessee: Abingdon Press, 2015), 752.

¹⁹ Claudia V. Camp, *Wisdom and the Feminine in the Book of Proverbs* (Sheffield, England: ISOT, 1985), 179–208, 233–354.

Like many ancient Near Eastern wisdom texts, Proverbs 10:1–22:16 consists largely of two-line proverbs, each of which may stand on its own and appears disconnected with the proverbs that precede and follow it. For example, after Proverbs 1–9, no longer is the father in evident control of the discourse, nor is personified wisdom at the crossroads. Instead, the arrangements initiate a process of deliberation—inviting those whom the father has instructed to participate now in wisdom-making themselves.²⁰

This notable shift in personal wisdom verse monarchy wisdom is not only indicative to the African hermeneutic it parallels how Jesus taught his disciples. For instance, in most of the parables Jesus asked the audience to make a wise decision based on the question that He posed (e.g., John 8:7, Luke 9:20, Matt. 9:5). Occasionally, Jesus would explain the parables (e.g., Matt. 13:36–43, Luke 8:4–21), but most of the time the audience had to discern for themselves God’s will in that situation through personal reasoning, repentance or divine revelation. This reinforces that kingdom model, moral standards, and wisdom are influenced by social context, traditions, and free will. A theme that is supported by Proverbs as a whole. Thus, the definition of ‘proverbs’ מִשְׁלָּל (māšhāl) meaning parable, is timeless, communal, and intended for communal and self-liberation.

Formal Analysis: Form, Structure, and Movement

The size and scope of the book of proverbs is extraordinary, impressive. It anthologizes instructions speeches, sayings, riddles, and poems culminating in a volume of about 930 lines of wisdom literature. Most scholars would agree on the following schematic outline:

²⁰ Yoder, “Proverbs.”

I.	Title and Introduction	1:1-7
II.	Instructions on Wisdom and Speeches of Wisdom Subsections include ²¹ : A. Wisdom's Admonition (1:8-33) B. Wisdom's Ways (Chapter 2) C. Wisdom's Rewards (3:1-10) D. Wisdom as the Prize (3:11-20) E. Wisdom Practiced (3:21-35) F. Wisdom as a Family Treasure (4:1-9) G. Wisdom and the Two Paths (4:10-27) H. The Folly of Immorality (Chapter 5) I. The Folly of Suretyship, Laziness, and Deception (6:1-19) J. The Folly of Adultery and Harlotry (6:20-7:27) K. Wisdom Personified (Chapter 8) L. Invitations from Wisdom and Folly (9:1-18)	1-8-9:18
III.	First Solomonic Collection of Saying sometimes divided into chapters 10-15 (mostly antithetic parallelism) and 16:1-22:16 (much synonymous and synthetic parallelism)	10:1-22:16
IV.	Sayings of the wise instructions partly modeled on the Egyptian wisdom of Amenemope	22:17-24:22
V.	Appendix to "Sayings of the Wise"	24:23-34
VI.	Second Solomonic Collection	25-29
VII.	Saying of Agur and other sayings, mostly in the form of numerical sayings ("three...four...")	30:1-33
VIII.	Sayings of King damn you well, which he got from his mother	31:1-9
IX.	The capable wife	31:10-31

²¹ William MacDonald and Arthur L. Farstad, *Believer's Bible Commentary* (Nashville, Tennessee: Thomas Nelson, 2016), 725.

Proverbs is unified in the title and introduction (1:1-7) identified by three important points: the author (and the book's "authority"), its purpose, and the audience it assumes.²²

The proverbs of Solomon son of David, king of Israel: For learning about wisdom and instruction, for understanding words of insight, for gaining instruction in wise dealing, righteousness, justice, and equity; to teach shrewdness to the simple, knowledge and prudence to the young—let the wise also hear and gain in learning, and the discerning acquire skill, to understand a proverb and a figure, the words of the wise and their riddles. The fear of the Lord is the beginning of knowledge; fools despise wisdom and instruction.²³

The person identified as the author of Proverbs is Solomon the son of king David. The purpose of Proverbs was to learn, attain, and teach biblical wisdom for the moral standards of human living; a standard that is tested daily, particularly in countries and communities that function as a republic instead of a democracy. The direct audience of the book of Proverbs is the people of Israel, and indirectly all those who sought the wisdom of Solomon. Congruently, the audience does not change when using an African hermeneutic authorship. The only difference would be that the audience is retelling their own experiences as they observed and participated in wisdom teachings.

Furthermore, Proverbs does not have a historical movement like the Law and History books of the Bible. This literary fact is important subjectively and practically. Subjectively, a book without a formal movement meant the biblical scribes were collecting chapters and verses based on themes and not a progression of learned behavior. For example, Exodus has a movement from the Hebrews transitioning from slavery and oppression to protection and preparation for the promised land. In each transition there was learned behavior based on their relationship to God that would be passed on to future

²² Richard J. Clifford, *The Wisdom Literature* (Nashville, Tennessee: Abingdon Press, 1998), <https://www-ministrymatters-com.dtl.idm.oclc.org/reader/9781426750014/#chapter03.html!ch3lev1sec1>.

²³ Proverbs 1:1-7.

generations. Whereas Proverbs holds together as a collection of maxims that could identify with any historical period because the scriptures are timeless in most regards (e.g., Proverbs 1:7, 3:5-6, 13:21).

A lack of historical movement is also practical for my detailed analysis, because the brevity of the selected pericope will rely heavily on the exegetical analysis of individual words, sentence structure, and contextual questions that inform the thesis. On one hand, that will help focus the thesis. On the other hand, the reference resources may be fewer because the context is not defined by history or traditional canonical structures.

Detailed Analysis

Exegesis is about asking the right questions, taking risks, and challenging the writer's world views. Likewise, according to Gorman,

exegesis is a conversation. It is a conversation with readers living and dead, more learned, and less learned, absent, and present. It is a conversation about texts and their context, about sacred words, and their claims—and the claims others have made about them. As a conversation, exegesis entails listening to others even others with whom we disagree. It is a process best carried out in the company of others. The isolated reader is not the ideal biblical exegete.²⁴

Thus, recent journals and commentaries will inform and engage the author during the detailed analysis of Proverbs 13: 7-8, 21-22, 25. Questions to explore include: Who is good? How is good defined in general and in this context? Is good a feeling, an object or state of mind where the good is presumed to have wealth? For example, we assume the good have wealth because they can leave an inheritance to their children and their children's children. However, can the poor also set aside something for their children's

²⁴ Gorman, *Elements of Biblical Exegesis*, 11.

children if they have the means to do so. What type of inheritance does the author suggest? Is the inheritance money, property, or other things of value? In contrast, why is having wealth considered a sin? Does that also mean that being poor is a measure of righteousness? How does a person's wealth transfer to the righteous and what defines them?

In the book, *Biblical Interpretation: A Roadmap*, by Tiffany and Ringe, a relevant framework for biblical interpretation is discussed. Tiffany and Ringe argue, "the journey of biblical interpretation begins at home because...every journey into and with the biblical text will be new, principally because each community of interpreters at every moment of its life is unique. Thus, the world is a primary "text" within which one can discern God's word."²⁵

Approaching this biblical interpretation from a worldview was as a witness to a conversation on a Baltimore city bus. In 1981, I overheard a conversation between two women in their mid-30s-40s about life insurance, how expensive funerals were, and the burdens that their children could have when they died. One woman said she bought enough life insurance to bury herself and that was enough. She was not inclined to leave any additional money for her family because her children were grown, they had good jobs and homes, and they would not need any money when she died. Her perspective begs the question, 'Is life insurance for the living and if not, should it be called burial insurance? Furthermore, when a person dies without an inheritance for those who are left to grieve, the living grieves twice—once for the loss of life and again the loss of income.

²⁵ Frederick C. Tiffany and Sharon H. Ringe, *Biblical Interpretation: A Roadmap* (Nashville, Tennessee: Abingdon Press, 1996), 25.

I never imagined then, that in overhearing that conversation, it would relate to a study to develop a program for legacy giving in the Church, from the moral standards within two paired groupings identified by scholars as Proverbs 13:7-8 and 21-22. Proverbs 13:7 questions how the poor and the rich present themselves to others and God; and Proverbs 13:8 compares the social pressures of being poor and rich. Combined, there is a relationship struggle that comes with being rich or poor. Additionally, Proverbs 13:21-22 magnifies those relationship challenges in how the rich and poor value material wealth, which is one of the most addressed questions in the Bible and society; How much is enough?

However, upon further exegesis of Proverbs 13 that connected the original pericope, verse 25 has been added in this detailed analysis as a cross reference to why the rich could be considered sinners. Contemporarily, verse 25 compares to a quote by the Rev. Dr. Martin Luther King, Jr. who often said that “The great problem facing modern man is that the means by which we live have outdistanced the spiritual ends for which we live.”²⁶ So, the primary words of this detailed analysis shall be good, inheritance, sinner (wicked) and righteous. The supporting words and comparisons are the contrast between poor versus rich, prosperity versus misfortune (adversity); pursue, and wealth. The word ‘good’ being the cornerstone of the exegesis.

The word ‘good’ in Hebrew טוב (*tob*), means pleasant, agreeable, good. Good has usages ranging from appearance (beautiful, handsome, and good-looking), personality (charming one, cheerful, delightful, kind, happy), and variations of pleasant and pleasing.

²⁶ Martin Luther King, Jr., “Recovering Lost Values” (sermon, Second Baptist Church, Detroit, Michigan, February 28, 1954), <https://kinginstitute.stanford.edu/king-papers/documents/rediscovering-lost-values-0>.

The most usages being good. However, there are three usages that stand out the most and they are: pure, precious, and generous. When Proverbs says, “the good leave an inheritance”²⁷ it speaks to a person’s inward and outward appearance, character, and relationship to humankind and God. This is the manner of good that the Proverbs expects because it looks at the entire human being’s character to prepare for future generations intentionally and with discipline. If one translates that goodness into the intent of the Beloved Community, it can bring about holistic healing, and it will take the nature of the good to bring about that reality.

Cross references to the word ‘good’ in this context include Ezra 9:12, Psalm 37:25; Proverbs 28:8; and Ecclesiastes 2:26. Ezra 9:12 and Psalm connects the word ‘good’ to inheritance and righteous; and being righteous benefited the Israelites and their children when they were obedient to God and the law. That theology is also apparent in the New Testament, particularly in the synoptic Gospels and the book of James, which is the Proverbs of the New Testament. Whereas Proverbs 28:8 and Ecclesiastes 2:26 connect good to inheritance as a warning to the rich that their ill-gotten wealth “as sinners who wrongly take or use”²⁸ others wealth will become the inheritance of the poor because of their disobedience to God. Thus, in one word, good, we have a synergy of primary words that reinforces the hypothesis. Yet, Jesus questioned being called good in the story of the rich fool (Mark 10:17-31) as being something that no man could attain, because “only God is good.” In fact, the rich fool wanted to inherit eternal life; but when he could

²⁷ Proverbs 13:22.

²⁸ Leeuwen, *The New Interpreter's Bible Commentary*, 844.

not fathom giving up his riches to follow Jesus, he walked away dejected and unfulfilled—a theme that will be explored more in Proverbs 13:25.

In harmony with good, the word ‘inheritance’ in Hebrew נַחַל (*nachal*) means to get or take as a possession. Usages of the word ‘inheritance’ include variations of apportion, endow, and inheritance. Two additional usages are endowing and wills. These usages are distributions of wealth that are deliberately given to or acquired by someone at the request of the giver like a modern-day will. In a discussion with Jack Brooks, Executive Director of the Mid-Atlantic United Methodist Foundation (an investment company) on this thesis, he stated that “we use to call wills, the Last Will and Testament and what better testament is there to leave for your family at your death than an inheritance that doesn’t leave them with debt during their grief”²⁹. Jack’s words support the worldview bus illustration and the hypothesis for this paper. Adversely, failure to leave an inheritance can result in probate litigation. Probate is the period after a person’s death whereby the legal disposition of the deceased’s possessions is validated. In the absence of a will, claims can be made against a decedent’s estate. At which time if the deceased owed on a loan, the lender could petition the court to take possession of estate funds to satisfy any unpaid portion. Thus, it would be wise for the ‘good’ to leave an inheritance (last will in testament) for their designee(s) instead of leaving an estate at the discretion of the probate court.

Furthermore, Proverbs 13:22 specifically says that “the good leave an inheritance to their children’s children.” A cross reference to Proverbs 13:22 is Ezra 9:12b that says,

²⁹ Jack Brooks, interview by author, Bel Air, Maryland, December 18, 2019.

“...leave an inheritance for their children.” The word ‘children’ is second person masculine plural meaning son, grandson, child, or member of a group. This expands the definition of the word ‘children’ to include individuals beyond a person’s blood relatives, such as a member of a group, like a faith-community. Jesus highlights that further when He said, “For whoever does the will of my father is my brother and sisters and mother.”³⁰ This broadens the family dynamic only to the limitations and choices of the individual person.

Thus, how the Old and New Testaments reference being ‘good,’ living righteous, and leaving an inheritance for future generations is substantiated as a discipline for living; yet some followers of Christ are unaware of that theology. Is it because ‘good,’ as defined by Christ in the New Testament is unattainable, or is it because some have not embraced the ‘good’ of the Old Testament that is detailed in the wisdom of Proverbs? According to Proverbs the contrast to being good is being a sinner.

The word ‘sinner’ in Hebrew **חַטָּא**; (*chatta*) means sinful, sinners. Usage of the word ‘sinner’ include offenders and variations of sin. The origin of sin is found in the book of Genesis when Adam and Eve disobeyed God by eating from the tree of knowledge, good and evil (Genesis 3:6). In this context, the word ‘good’ is being used as something to attain instead of a discipline by which to live. As a result of this decision, sin is committed against God and validates the reason why Jesus would explain that only “God is good.” Sadly, in the case of Adam and Eve, attaining knowledge of good and evil only diminished their relationship with God therefore their pursuit was in vain. For example, Solomon understood that wisdom is not attained without a righteous

³⁰ Matthew 12:50.

relationship to God. Similarly, wisdom is brought to someone's remembrance by the incarnation of the Holy Spirit (John 14:26).

Cross-references to the word sinner include Psalm 32:10, 54:5, Isaiah 47:11, Proverbs 11:31, and 13:13. Each of these scriptures describes a restlessness and spiritual uneasiness for the sinner which is contrary to those who trust and rely on God for protection and shalom. More specifically, Proverbs 11:13 refers to those who are reverent to God as being righteous which compliments the word 'good.' Wicked and evil are also mentioned in Psalm 32:10 and Proverbs 11:3, which is not surprising in the company of sinners. The word 'wicked' in Hebrew רָשָׁע (*rasha*), means wicked, criminal. Usages of the word 'wicked' include variations of evil, guilty, and wicked. Two more intense usages are offender and ungodly. Not to reduce the magnitude of the other usages, but to be referred to as ungodly is a character trait no one should aspire or be described.

Additional cross-references to 'wicked' are strong and mighty (e.g., Ps. 34:10) and the rich (e.g., Ps. 132:15) who will provide for the hungry and poor. Thus, being poor and hungry can be seen in multiple ways. For instance, the poor will be satisfied in their hunger with food. Whereas the wealthy will remain hungry and dissatisfied with their possessions (Proverbs 10:3). Similarly, from 2016-2020, the United States Executive Branch changed policies, signed executive orders, and monopolized the media to blame the problems of the United States' economy on the poor for the benefit of the wealthy. Wealthy, in this context is having a personal net worth that is in the top 1% of the United States economy. Such actions are biblically wicked behavior. This represents what Van Leeuwen describes as a "love/hate relationship with evil. By the evil done to others, they hope to gain personal good. Yet such person's dread that what they do will be done to

them, that the punishment will fit the crime. But since the desire of the righteous conforms to the order of reality and to God's own purposes, it will surely come to be (11:23; Ps. 20:4; 21:2; Matt. 6:33).”³¹

Moreover, wicked behavior was also highlighted when the 45th Commander and Chief of the United States was impeached twice for abuse of power, obstruction of Congress and inciting an insurrection on the U.S. Capitol. Yet, facing an abundance of evidence establishing his guilt, he was not removed from office. This gives the appearance that the U.S. is a capitalistic republic (void of a functioning democracy), when the wealthy can do anything without consequences, while the poor and middle-class have little power to stop it. However, there is still hope. That hope is in the antithesis to wicked.

Because ‘wicked’ also includes cross-references to words like righteous, pursue, misfortune (adversity) and prosperity (Ps. 32:10; Ps. 54:5; Isa. 47:11; Prov. 11:31; Prov. 13:13; Isa. 3:10). The word ‘righteous’ in Hebrew צַדִּיק (*tsaddiq*) means just. Usage of the word ‘righteous’ include blameless, innocent, just, and variations of right and righteous. These are virtuous words to live by which warrants further study. For example, when Jesus said, “Only God is good”³², the word ‘righteous’ seems like an appropriate substitution for ‘good.’ Thus, being righteous by these definitions and usages above is something that seems unattainable by humankind.

³¹ Raywood C. Van Leeuwen, *Proverbs, vol 5, The New Interpreter's Bible, A Commentary in Twelve Volumes*, (Nashville, Tennessee: Abingdon Press, 1994), 112.

³² Mark 10:18.

Fortunately, the Old Testament cross-references that instruct humankind to be righteous do not expect humanity to live solely blameless, innocent, or just. Instead, being righteous instructs humankind to trust God for their provisions, welfare, and answers to difficult questions at times of ruin, disaster, and ignorance. Righteous is being faithful to God, even when the enemy appears to be winning because God will and can defeat them. This equates to apostle Paul saying, “Beloved, never avenge yourselves, but leave room for the wrath of God; for it is written, ‘Vengeance is mine, I will repay, says the Lord.’”³³ Righteous is being obedient to the commandments of the Lord, as disobedience only creates trouble for humankind. Righteousness is being a repentant sinner—conscious of personal sins, but fervently and intentionally overcoming them with the help of the Holy Spirit.

For example, joining an addiction program like Alcoholics Anonymous (AA). In an AA program, an addict is taught how overindulgence to alcohol can corrode the body and mind. Participants attend support meetings and use accountability partners to prevent them from drinking. By relying on their partners and what they call their higher power, alcoholics develop a lifestyle that is characteristic of being righteous. For Christians that higher power is the Trinity and support groups come in many categories (e.g., Bible study, prayer groups, ministry groups, worship, etc.). Those groups also help discern poor versus rich and prosperity versus misfortune. Again, the faith-community image of family and children can provide moral standards as Proverbs aims to accomplish.

Furthermore, there is a need to compare poor versus rich, prosperity versus misfortune (adversity), and biblically defining pursue and wealth to substantiate a legacy

³³ Romans 12:19.

giving necessity for the Church. Looking at Proverbs 13:7-8 solely, there is a distinct contrast between poor versus rich (riches) and prosperity versus misfortune (adversity). A contrast that causes the poor and rich to act out of character. It is imperative to review the definition of key words. The word 'poor' in Hebrew רוש (*rush*) means to be in want or poor. Usages of the word 'poor' include destitute, lack, and variations of poor. In any of these usages, 'poor' can constitute a state of mind or a lack of material resources that determines if a person can address their needs. In contrast, 'rich' in Hebrew עֶשֶׂר (*ashar*) means to be or become rich. Usage of the word 'rich' include variations of enrich, gain, and aspects of becoming rich; and one reference to pretending to be rich. Whereas, riches in Hebrew עֶשֶׂר (*osher*) includes usage such as: fortune, riches, and wealth.

Thus, Proverbs 13:7 says that the poor pretend to be rich, while the rich pretend to be poor. The author does not give a reason why rich people behave that way, which leads to the following questions: What would make a rich person pretend they are poor? Are the rich trying to avoid paying taxes to the government? Are the rich trying to avoid being solicited for money by family, friends, or strangers? Are their riches based on the benefits of being poor? For example, there are instances where a person's riches are augmented by pretending to be poor so that they can receive food and shelter from social services (e.g., governments, institutions, and charities).

Conversely, why are the poor pretending to be rich? Is there an image or stature they wish to convey in the community? Is the feeling of being rich a sense of comfort or accomplishment? Does the perception of having wealth open doors that would ordinarily be closed to the poor? For example, having credit cards today give people access to

places, events, and opportunities that their bank, income or cash cannot afford.

MacDonald and Morgan examine the rich and poor contrast this way:

There are two ways of looking at this proverb. First, a man who has nothing in the way of material possessions appears wealthy, while the materially rich presents themselves as poor. Or it may mean this. The godless millionaire actually is a spiritual pauper, whereas the humblest believer, though financially poor is an heir of God and a joint heir with Jesus Christ.³⁴ Thus, to make self-rich, is to destroy the capacity for life; to make self-poor by enriching others, is to live.³⁵

Regardless of why the rich or poor pretend to be something that they are not, it is a form of dishonesty to themselves, to others, and to God. Dishonesty being a moral dilemma highlighted in the Book of Proverbs. Thus, using the authorship of Solomon as the writer of this proverb begs the questions: Why would Solomon even care if people were dishonest with him? After all, Solomon was wise and had godly discernment. Likewise, Solomon was rich beyond imagination, so he would not have been impressed by the pretentiousness of others or fearful about the cunning of thieves. Thus, Proverbs 13:7 follows the African hermeneutic that it was not about how the poor or rich related to Solomon, but rather how other people were treating one another; and more importantly, how they were treating their relationship with God.

Likewise, if the authorship of Proverbs was the poor, there is a greater need to address dishonesty. Dishonest behavior between individuals leads to issues of trust and without trust relationships dissolve and become greatly damaged. God knows everything (Psalm 139), so it is impossible to hide or misrepresent one's circumstances to God. Thus, dishonesty sabotages relationships internally and communally with God and others.

³⁴ William MacDonald and Arthur L. Farstad, *Believer's Bible Commentary* (Nashville, Tennessee: Thomas Nelson, 2016), 754-55.

³⁵ G. Campbell Morgan, *Searchlights from the Word* (Eugene, Oregon: Wipf & Stock, 2010), 203.

With an African hermeneutic, perhaps the poor brought this issue to the attention of the community, so that they will trust God more and rely on the opinions of others less. Likewise, the poor wanted the community to be happy with who they are, rather than living a lie, subsequently damaging relationships with others and grieving the Holy Spirit of God. Therefore, “Let no evil talk come out of your mouths, but only what is useful for building up, as there is need, so that your words may give grace to those who hear. And do not grieve the Holy Spirit of God, with which you were marked with a seal for the day of redemption.”³⁶

Furthermore, dishonesty is also a choice. A choice that is made consciously to deceive or unconsciously out of habit to lie. In either circumstance, when a person is dishonest, it is enacted in word or deeds. Thus, one could also argue that the poor pretend to be rich and the rich pretend to be poor as a state of mind, particularly with the adjoining scripture— “Wealth is a ransom for a person's life, but the poor get no threats.”³⁷

Ransom in Hebrew כֶּפֶר (*kopher*) means the price of a life. Usages of the word ‘ransom’ include bribe and ransom. In comparison, ‘wealth’ in Hebrew, הוֹן (*hon*) means sufficiency. Usages of the word ‘wealth’ include cheaply enough possession, riches, and substance. Moreover, Proverbs 13:8 can offer two perspectives. From a material wealth perspective, the rich could live in fear or exposure to kidnappings, extortion, or bribery because of their riches, whereas the poor would not have those concerns. From a state of mind perspective, the wealthy who define how someone relies solely on their

³⁶ Ephesians 4:30.

³⁷ Proverbs 13:8.

possessions, substances, or monetary riches, are less emotional and physically free than the poor who have less. For example, if one's self-esteem is tied to the material things one has, then a loss of those possessions could result in self-deprecation, as well as emotional, physical, and spiritual demise. Whereas the poor, who has less, may be more prone to seek spiritual inspiration which develops a richer, closer, more satisfying life and relationship with God and creation. Such as, "God blesses those who are poor and realize their need for him, for the Kingdom of Heaven is theirs."³⁸ Likewise, "Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything."³⁹

This self-esteem analogy can be taken further in the contrast between prosperity and misfortune that the scribes and sages write in Proverbs 13:21: "Misfortune pursues sinners, but prosperity rewards the righteous." 'Prosperity' in Hebrew טוב (*tob*) means a good thing, benefit, welfare. Other usages of the word 'prosperity' include beautiful, enjoy, graciously, happiness, and variations of good. Prosperity is also used in the context of being well. This can also be an emotion that conjures Horatio Spafford's hymn, "It Is Well with My Soul" and Psalm 46. Furthermore, the writers are consistent in Proverbs 13:21 that the benefits of a wholesome relationship to God and humankind is centered in reverence to the Lord.

Besides, 'misfortune' in Hebrew רָעָה (*raah*) means evil, misery, distress, injury. Other usages of the word 'misfortune' include sorrow, afflictions, discomfort, misery, adversity and variations of calamity, and trouble. Not surprising is that variations of evil

³⁸ Matthew 5:3, New Living Translation (NLT).

³⁹ 2 Corinthians 6:10, NLT.

and wicked are also usages of ‘misfortune,’ two words that are companions to sinners.

The writers of v.21 stress a severity of being a sinner that is grave in comparison to being righteous. It is as if one’s health, mind, and soul are at jeopardy when that person is not in good relationship with God. And when you associate pursue with misfortune it becomes more intense. Pursue in Hebrew רָדַף (*radaph*) means to chase, persecute. Other usages of the word ‘pursue,’ are hunts, press, puts to flight, and follow. Thus, there is a restlessness for the unrighteous that can be overcome by being good with God and others.

Cross-reference scriptures for ‘prosperity,’ ‘misfortune,’ and ‘pursue’ mirror references to sinner (Ps. 32:10; 54:5; Isa. 47:11; Prov. 11:31; 13:13) with one exception, “Tell the innocent how fortunate they are, for they shall eat the fruit of their labors.”⁴⁰ For the sinner, v.21 describes an inescapable misery, calamity, harm, and wickedness because of disobedience to God via the sin of commission (intentional disobedience). It may not seem self-evident in the outward behaviors of the sinner, but the consequence for disobedience is seen throughout scripture (e.g., Gen. 4:1-16; 1 Sam. 23:14) and history. For example, it is sad that the president of the United States can be so easily rattled (made uncomfortable) when people ask him questions concerning the welfare of the country that he swore an oath to preserve, defend, and protect. This was evident whenever the 45th president of the United States lashed out at people with malice whenever his actions are called into question. Thus, his misfortunes, be it real or humorous, pursued him emotionally. In contrary, the cross-reference scriptures for the righteous are words of emotional stability during uncertainty or material scarcity. The righteous put their trust in the material maker (God) and not the materials themselves. The righteous are prosperous

⁴⁰ Isaiah 3:10.

because they are not burdened with material possessions that define their self-worth. The righteous embrace love, whereas the sinner cannot; for, “Whoever does not love does not know God, for God is love.”⁴¹

Furthermore, Proverbs 13: 21-22 culminates the hypothesis more directly as ‘righteousness’ and ‘good’ are compared to leaving a legacy gift (an inheritance). Lucas argues,

In a society where there was no clear ideal of life beyond death it was particularly important to leave a good inheritance to future generations. The good person is sure that this will be so, whereas the sinner is warned that, in some unspecified way, the wealth they accumulate will not benefit their descendants but passed to the righteous. Matters will be sorted out in their future generations. The thinking here is clearly communal and not individualistic.⁴²

Another way of restating “a good inheritance to future generations”⁴³ is, the good leave an inheritance to future generations, which makes the subject ‘good’ instead of ‘generations.’ The restatement not only supports Lucas’ communal summary, but it clarifies that good is a behavioral trait of people and not an adjective describing the type of inheritance. Lucas also raises the necessity of leaving an inheritance as a way of someone showing that they cared for future generations. For instance, in biblical times, the impoverished were subject to predatory loans (e.g., Ezek. 22:12, Matt. 21:13) or indentured slavery (e.g., Exod. 21:1) to pay for food, shelter and debts. Similarly, when the poor, today, do not qualify for government or non-profit programs to assist them in their times of unemployment and proved necessity; they are subject to predatory loans or

⁴¹ 1 John 4:8.

⁴² Ernest Lucas, *Proverbs: The Two Horizons Old Testament Commentary* (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 2015), 108.

⁴³ Lucas, *Proverbs*, 108.

enslavement with names like bail bonds, back child support, and poor credit high interest rates. Therefore, the necessity to leave an inheritance is not only good, but necessary for future generations to be unburden with debts they did not create or should assume.

Furthermore, some theologians contend that the ‘sinner’ verses ‘good’ contrast has a direct relationship to righteous. Righteous being interchangeable with the word ‘wise’ in Proverbs, since being wise involves ‘the fear of the Lord’ and ‘knowledge of God’ (e.g., Prov. 1:7; 2:5; 9:10; 15:33). However, Heim argues that “based on a careful semantic study of Proverbs 10”, this is not the case H.⁴⁴ Rather than being synonymous, the terms ‘righteous’ and ‘wise’ are co-referential. This means that the terms do not have the same sense, but they do apply to the same referent.”⁴⁵ This will be more evident in the synthesis and reflection.

Finally, Proverbs states “The righteous have enough to satisfy their appetite, but the belly of the wicked is empty.”⁴⁶—for example, when is enough, enough? Being righteous, as aforementioned, is in the minds and hearts of people. The decisions to give or withhold giving, to share or selfishly save, are all expressions of a person’s trust in God as their provider (Jehovah Jireh). It is in their mental and moral state of abundance in God that the righteous are content and satisfied in life. Otherwise, the pursuit of things can be irresistible and never satisfying. For instance, it was not that Adam and Eve did not have everything that they needed, it was the pursuit of more that cause their sin against God. The sin that perpetuated a cycle of disobedience for humanity. However,

⁴⁴ Knut M. Heim, *Like Grapes of Gold Set in Silver: An Interpretation of Proverbial Clusters in Proverbs 10:1-22:16* (Berlin, New York: Walter de Gruyter, 2001), 77-103.

⁴⁵ Lucas, *Proverbs*, 222.

⁴⁶ Proverbs 13:25.

sin, wickedness, evil, good, being righteous, and satisfaction, are all situational choices that humanity is faced with daily. Thus, the wisdom of being good is possible for humankind in the broadest sense of the word because Genesis 1:13a declares, “God saw everything that he had made, and indeed, it was very good.”

Summary

Synthesis

There is an ideal within Proverbs 13:7-8, 21-22, 25. An ideal that is timeless for Old and New Testament theology, as well as 21st Century commentaries of Proverbs. For “Our attitude to money, wealth, and poverty reveals our eternal values, as well as our character and relationship to both God and others. It can be a root cause of all kinds of evil (1 Tim. 6:10), leading us to break the first and last commandments (Exod. 20:3-17).”⁴⁷ It can also be a voice of reconciliation to God through the lens of economy—which is how we spend, value, and relate to material wealth. These verses can answer the questions: How much is enough? What sustains life and the welfare of others now and to come? What defines self-esteem? Questions, that when answered, can produce wholeness.

The selected scriptures reveal a contrast of social classes and how they value relationship through the lens of wealth. On one hand, theologians have identified

⁴⁷Stephen Adei, “Wealth and Poverty,” in *Africa Bible Commentary: A One-Volume Commentary Written by 70 African Scholars*, ed. Tokunboh Adeyemo (Nairobi, Kenya: World Alive Publisher, 2006), 155, https://search-ebscohost-com.dtl.idm.oclc.org/login.aspx?direct=true&db=nlebk&AN=1524632&site=ehost-live&scope=site&ebv=EK&ppid=Page-__-1.

Proverbs 10:1-22:16 as being genuinely authored by Solomon because of his petition to God for wisdom in the introduction to Proverbs (1:1) and the merit that comes with his name in history. On the other hand, a newer study of Proverbs attributes the authorship to the poor who look upon the rich as they reflect on what they see. After all, although the poor do not have the same material wealth as the rich, throughout history they have always had access to what goes on as servants to the materially wealthy. Furthermore, when the African hermeneutic lens is applied as the authorship of Proverbs, it could explain how African slaves survived the middle passage emotionally. They would remind their children that they were descendants of wealth and righteous people. Thus, it is good to leave an inheritance because it encourages future generations to thrive with the knowledge of ancestral “perseverance that produces character and character, hope.”⁴⁸

In either authorship references to Proverbs, there is a direct correlation between sinful behavior when the rich hoard or think selfishly about their wealth. Whereas the poor have no choice but to rely more heavily on the riches of God (e.g., prosperity, satisfaction, and sustenance). This study of the rich versus poor also revealed that legacy giving goes beyond immediate families. For instance, the Hebrew definition for ‘children’ means more than one’s blood relatives. Children include a usage that describes a member of a group. That group can be defined through a person’s culture, social context, and faith tradition, to name a few. Likewise, this derived pericope revealed that sharing wealth leads to a life that is righteous before God, whereas hoarding wealth leads to a life of sin and separation from the Lord and others.

⁴⁸ Romans 5:4.

Legacy giving (an inheritance) espouses reverence to God, self-esteem, wisdom, knowledge, and joy which are tangible and intangible manifestations of a relationship with God and others. There is also this false perception that one's material wealth gives them a sense of comfort. However, the reality is that comfort has no value without a holistic relationship with God and humanity. For instance, one can accumulate physical wealth and still be lonely emotionally and spiritually. For instance, a person who is materially poor, a more dependent child of God, will seek after God and have prosperity.

Thus, the selfishly rich can find themselves unsatisfied in life because they have forgotten that,

As for mortals, their days are like grass; they flourish like a flower of the field; for the wind passes over it, and it is gone, and its place knows it no more. But the steadfast love of the Lord is from everlasting to everlasting on those who fear him, and his righteousness to children's children, to those who keep his covenant and remember to do his commandments.⁴⁹

Moreover, the generously poor who obey the Lord's commandments designed for their welfare and relationships to God and mankind are rewarded a sense of wholeness and holiness. A sense of completeness that guards hearts and minds of generations that inherit wisdom that rest, rules, and abides in their lives.

Reflection

The timing of this thesis and the ongoing pandemics of the COVID-19 virus and racial tensions in America are almost providential for AUMC. For instance, prior to 2020, AUMC faced a dilemma in giving monetarily because historically they gave consistently only during in-person worship and capital projects. During 2020, state and federal

⁴⁹ Psalm 103:15-18.

directives highly recommended that all businesses and institutions practiced social distancing and for health reasons AUMC did not have in-person worship for months. Now historically, for AUMC that would have been an economic nightmare for expenses and salaries. However, AUMC survived with a federal government grant and surprising online and mail-in giving. Thus, 2020 was an opportunity to reimagine discipleship at Ames with new and inviting ways of giving that Ames would not have explored without this health crisis. Consequently, now all families and employers are forced to reevaluate setting aside income that multiplies when people cannot work (e.g., endowments, investments, legacy gifts, wills, etc.). It is also a time to re-evaluate AUMC spiritual maturity because it is easier to give when you can touch and see the results of your giving verses in times of crisis when doubt and fear can persuade the mind.

Furthermore, a crisis will either test your faith to hoard or how to give more. Proverbs constantly reminds us that the arena in which wisdom and folly contend in this world is with goods and power. In Proverbs 1-9, the way one uses material resources, particularly...our money, reveals either godly wisdom or the lack because ‘Money talks.’ Thus, the matters in which our spirituality is most manifested are the goods and activities of ordinary life outside of worship.⁵⁰ This is a characteristic of the early Black Church. The Black Church provided for the social welfare of its communities. Black ancestors in the mid-eighteen-hundreds were legacy thinkers who disciplined themselves to acquire and develop land, as well as save money for their children, and children’s children. Blacks primarily depended on themselves and God and that was enough and the only choice available. However, not until the 1930s when Blacks were granted more access to

⁵⁰ Leeuwen, *Proverbs*, vol 5, 78.

government services and the desegregation movement in the 1950s that the Black community dependency on the church began to dwindle and so did giving solely through the church to support their community.

Therefore, a revitalization of legacy giving in the Black Church is a necessity considering the situation in the United States with the attack on the poor, and more specifically people of color, being blamed for United States economic disparities. Fortunately, there will always be hope when the good seek to prepare for the generations unborn, because God is patient and wants all to be saved.⁵¹

⁵¹ 2 Peter 3:9 paraphrased.

CHAPTER THREE

HISTORICAL FOUNDATIONS

Ames United Methodist Church and the other three historical Black Churches referenced in this research have all survived, and at times thrived, for over a century each, which is not a small achievement considering how often churches open and close statistically. Dr. Emmett D. Carson, an internationally recognized philanthropic leader states that, “when we expand the definition of philanthropy beyond foundations and wealthy philanthropist to include giving of our time, talents, and treasures (money), Blacks emerge as having a strong and substantial tradition of philanthropy”,¹ and an influence on the communities in which they live. The institutions where most of this charitable giving takes place is in the Black Church and consequently as the church prospers so does the Black community. The intent of this project is to remind the Black United Methodist Churches of their historic relevance and to regain their vitality for the Black community with legacy giving.

A Foreword to Historical Study

According to Carr, the objective of an historical study

...arises out of a willingness to let the materials of history speak in their own terms while the historian, at the same time, exercises a combination of critical

¹ LaTasha Chaffin, *Philanthropy and the Black Church* (Allendale, Michigan: Grand Valley State University, 2003), <https://soulafire.wordpress.com/2012/07/20/philanthropy-and-the-black-church/>.

judgment and careful self-restraint. Her objectivity is not measured by a canon of absolute truth; it arises as a standard of the relationship between data and its interpretation.²

With this concept in mind, this historical paper will be organized into six categories.

First, to identify the similarities and differences between the protestant White Western Churches versus the Black Church in America. What do these two institutions hold in common biblically and where do they differ relationally and in principles. Second, describe what caused the White Western Church and Black Church to fracture morally, socially, and in principles over the issue of power. Third, highlight key moments in the history of the Black Church, and some of its early notable figures and their leadership to power. For instance, the forefathers (churchmen) of the Black Church understood power and what the absence of power would mean for the welfare and dreams of Black community. Fourth, analyses the importance and necessity of the Black Church and its impact on the Beloved Community as a whole, and more specifically Black empowerment. Fifth, evaluate the relevance of the Black Church over and against the growth of other non-profit organizations that attract Black dollars. Finally, address some of the challenges and potentials for the Black Church as it raises “an inheritance for its children’s children.”

The Historical Study

The word ‘church’ in Greek ἐκκλησία (ekklesia) means an assembly, a (religious) congregation. The first use of the word ‘church’ in the New Revised Standard Version is in Matthew 16:18 when Jesus tells Peter it will be upon him that the church

² Edward H. Carr, *What Is History?* (New York, New York: Vintage, 1961), 158-59.

will be built. That event for the first century church, as an institution, was established after the Resurrection when Peter spoke during the Passover in Jerusalem (Act 2:14-47). The focus in this chapter is the Black Church, and the formal institution began in the 1700s.

The Similarity and Difference of the White Western Church and the Black Church

On the surface, Western Christianity (white and Black) and the church universal ascribes to Paul's letter to Galatians 3:25-29 that says,

But now that faith has come, we are no longer subject to a disciplinarian, for in Christ Jesus you are all children of God through faith. As many of you as were baptized into Christ have clothed yourselves with Christ. There is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus. And if you belong to Christ, then you are Abraham's offspring, heirs according to the promise.

Likewise, protestant Western Christianity believes in the Great Commandment (Matthew 22:36-40) and the Great Commission (Matthew 28:18-20). However, the praxis of these scriptures has looked differently throughout the history of Western Christianity. For instance, during the period of chattel slavery in America, Blacks (also known as Negroes) did not have access to the entire canonized Bible. In fact, Negroes only had access to what has been recently discovered as the Slave Bible. A copy of a Slave Bible is on exhibit, courtesy of Fisk University, at the Museum of the Bible in Washington, D.C. The Slave Bible excluded 90 percent of the Old Testament and 50 percent of the New Testament with the intent of spiritually, socially, and mentally depriving Negroes from hearing the stories of freedom, God's deliverance, and of civil disobedience which are some of the tenants of the Beloved Community proclaimed by the Rev. Dr. Martin Luther

King, Jr. Despite what was omitted, the negro learned from the Slave Bible that power is evidenced through biblical, religious, social, and economic means.

Furthermore, The United States also has the Bill of Rights that gives citizens the freedom to practice or not practice religion. On the surface, that gives everyone the right to determine their own moral standards and principles by which to live. However, when those moral standards are in debate, the Bible has been the primary resource to measure those life decisions. For example, human sexuality (LGBTQ+), mass incarceration, and police killings of Blacks are just a few of the moral dilemmas that Christians hold in tension. However, the unity of the Western Christian can be fostered if its willing to admit to how and why it was fractured. When the oppressor atones for their sins against Africans who were brought to the United States against their own will, the gospel could liberate all Christians worldwide.

What Caused the Fracture in American Churches?

Since the 1600s, when Africans were brought to America as chattel slaves, the focus of history has been written from two perspectives. White American history is generally written from “the study of rulers in war, of conquest and kings, and of educational, industrial, and scientific developments.”³ Black History is more focused on the accomplishments that individuals and organizations have contributed to the betterment of humanity, particularly for the marginalized and disadvantaged people. Consequently, Black Church History cannot be separated from Black History because

³ Lawrence N. Jones, “They Sought a City: The Black Church and Churchmen in the Nineteenth Century,” *Union Seminary Quarterly Review*, 26, no. 3, (Spring 1971): 256, <https://doi.org/10.7916/d8-e9v7-x664>.

both intersect at every level of the advancement or demise to the Black community. Jones argues that in the Black community,

...theology is not formal, yet one which is a response and engagement in the interior life of the community as it wrestles with God and the meaning of its existence. Similarly, Black theology was not filtered through the categories of classical western theology as it has an earthy, often crude, but always related-to-the-community quality. Thus, prior to the Civil War, faith and order, and life and work were so closely intertwined as to be indistinguishable from each other.⁴

Therefore, the fracture of Western Christianity began the moment Africans set foot on the continent as less than fully human beings. This is undeniable how the Western Church and other colonized countries define power as being the possession of property, of which slaves were included. The Western Church particularly and society as a whole,

...rationalized this acquiescence by concentrating upon fitting the 'souls of Blacks' for the-heavenly kingdom and upon helping the slaves to adjust to their dehumanized existence on earth. If slaves had no rights which white men had an obligation to respect, the Church appeared to be saying that God had no earthly purposes with which it needed to be concerned, so far as the servitude or quality of life available to Blacks as being an issue.⁵

Frances contends that White slave owners went as far as to say that "God created Negroes slaves to be servants and if slaves fulfilled this duty, they would be rewarded in heaven."⁶ Furthermore, Blacks felt that Whites in the abolition movement effectually excluded them from positions of real power, and they charged that concern for the elimination of slavery as an institution; which was not balanced by a reciprocal concern for the humanity of all Blacks, slave and free alike.⁷ A similar indictment was leveled

⁴ Jones, "They Sought a City," 255.

⁵ Jones, "They Sought a City," 257-58.

⁶ Delma J. Frances, "The Church Was Everything," *Star Tribune*, February 8, 2003.

⁷ Jones, "They Sought a City...", 260.

against the American Tract Society, the American Bible Society, and the American Sunday School Union. These groups were charged with ignoring the whole issue of slavery in order to not alienate those slaveholders who offered financial support.⁸

Moreover, it is believed that White Western Christianity, Western society, and the so-called evangelist all turned a blind eye to the mistreatment of human beings so that their economy and status would not be impacted, it was inevitable that the Black Church would emerge. With ten percent of the Old Testament and fifty percent of the New Testament that the slaves had access to, it still revealed a God that the whites were not emulating, and Blacks knew a change was necessary. Some of the same systems of segregation and inequality still exist in the 21st Century and as a result the dawn of Black Theology gave birth to the Black Church. Black Theology is a theology that gives Blacks a holistic image of Jesus and Christianity as *imago dei*. An image that will be presented as a challenge to Howard Thurman in chapter four—Theological Foundation.

The Black Church and Early Key Figures

Carter G. Woodson, in his book, *The History of the Negro Church*, states,

The earliest recognized church with an ordained Black minister was Silver Bluff Baptist Church in America, founded by Mr. Palmer at Silver Bluff across the river from Augusta, Georgia, in the colony of South Carolina, sometime between 1773 and 1775. This group had a master, George Galphin, who was a patron of the congregation. George Liele was the first minister of Silver Bluff followed by Pastor David George who was permitted to be ordained by Galphin. In 1778, Silver Bluff Church was driven into exile after the evacuation of Savannah by the Americans.⁹

⁸ Samuel R. Ward, *Autobiography of a Fugitive Negro* (New York, New York: Arno Press and The New York Times, 1969), 64ff.

⁹ Carter Godwin Woodson, 1875-1950, *The History of the Negro Church* (Washington, District of Columbia: The Associated Publishers, 1921), 41-42.

Fortunately, other churches would follow in the 1790s, and the first self-sustaining groups organized and controlled by Blacks were the benevolent or mutual aid societies, usually found in the cities of the northeastern seaboard.¹⁰ Tanner suggests that,

In most instances, these benevolent or mutual aid societies were, in fact, quasi-churches and were only prevented from being identified as such because they could not agree on a denominational affiliation, or that wasn't an option. Their charters emphasized the care of widows and orphans, stipends to sick members, provision for the education of orphans, and excluded persons of questionable moral character from membership.¹¹

An example of one of the early societies is the Free African Society in Philadelphia, which was organized by Richard Allen, Absalom Jones, William White, and Dorus Ginnings; who were the first to consider the erection of a house of worship. These individuals understood that throughout American History, power and “freedom are defined by property ownership.”¹² However, “they would face opposition by influential Blacks and the clergy of St. George Methodist Episcopal Church in Philadelphia, who according to Allen, ‘used every degrading and insulting language to us to try to prevent us from going on.’ They were directly forbidden to continue their prayer services and meetings of exhortation, but they did not concede to these demands for the reason that ‘... we viewed the forlorn state of our colored brethren, and that they were destitute of a place to worship.’”¹³ Their first attempt to establish a free-standing church would fail but not Richard Allen’s passion to preach the gospel message. He continued to preach at St.

¹⁰ August Meier and Elliott M. Rudwick, *From Plantation to Ghetto* (New York: Hill and Wang, 1966), 74ff., 88-90.

¹¹ Benjamin T. Tanner, "Preamble and Articles of Association of the Free African Society," *Outlines of the History of the A.M.E. Church* (Baltimore, Maryland, 1867), 14ff.

¹² “The Black Church,” hosted by Henry Lewis Gates, aired February 16, 2021, on Maryland PBS (Public Broadcasting Station, 2021), DVD, Disc 1.

¹³ Jones, “They Sought a City,” 260.

George (Methodist) Church, but his messages were so inspiring that it became an offense to the Whites and conditions became so intolerable for them that he and others withdrew from the church when they were asked to move during the prayer time in the worship service at St. George. At first, a decision by the exodus group was to affiliate with the Anglican church because Bishop White expressed a willingness to ordain a Black person to lead them. Allen refused the offer both of being ordained an Anglican priest and of joining the new congregation because he "believed that the plain and simple gospel of the Methodist was best suited for his people."¹⁴

During the separation from the Methodist Church, Allen, an aggressive, zealous, astute businessman with organizing skills and unquestionable integrity for the truth of the gospel,¹⁵ worked and preached the gospel to raise money for a storefront church to sustain he and his first wife Flora. This paid off when the Allens and longtime friend Absalom Jones opened the first recognized Black denominational church in July 1794, which is known to this day as Mother Bethel African Methodist Episcopal Church. However, it would be an independent Black Church without oversight from the clergy of St. George Church until the lawsuit was settled in the Supreme Court of Pennsylvania.¹⁶

On June 12, 1815, after years of battling for authority over Richard Allen's Bethel Church, White Methodist leaders in Philadelphia launched a legal challenge to the ownership of the church building and the property on which it stood. Acting on the legal opinion of Samuel Shoemaker and Joseph Hopkinson, two prominent Philadelphia lawyers, and a presiding elder, Robert R. Roberts, declared Bethel to

¹⁴ Jones, "They Sought a City," 260-261.

¹⁵ Jones, "They Sought a City," 256.

¹⁶ Daniel A. Payne, *A History of the African Methodist Episcopal Church 1816-1866* (Nashville, Tennessee: Publishing House of the A.M.E. Sunday School Union, 1891).

be the property of the Methodist General Conference and ordered the sheriff to sell the property at auction.¹⁷

Allen and others did not give up on the gospel message that, “no weapon formed against you shall prosper.”¹⁸ Moreover, Blacks did not support his vision and when Whites tried to legally take their dream, power (organized people and organized money) gave Mother Bethel the ability to act with integrity, intelligence, and faith.

Allen would outmaneuver Roberts, who had enlisted a disgruntled former Bethel trustee to bid on his behalf, by winning the bid at more than \$10,000 and claiming the deed to the property. Other challenges to Bethel's autonomy continued, finally resulting in a January 1, 1816 decision from the Pennsylvania Supreme Court that Bethel was an independent church.”¹⁹

This is an example of the impact of the Black Church and her influence and encourage to the Black community to exercise power which rose to the level of the Supreme Court’s scrutiny and still prevailed. Jones states,

Similarly, the experience of Allen and his group was like that of the congregation which ultimately formed the African Methodist Episcopal Zion Church. They separated from the John Street Methodist Society in New York because the church offered no possibility for their leaders to be ordained to the itinerant ministry. They, too, tried to maintain their ties to the Methodist church but ultimately felt they had to withdraw.²⁰

Yet, it was never the intent of Black Christians to divide the Methodist Church, but John Dalberg was right, “Power tends to corrupt, an absolute power corrupts absolutely.”²¹

After 20 years of trying to be a separate congregation within White Methodism, it was

¹⁷ Philadelphia Sheriff’s Office, Sheriff’s Sale, John Binus, No. 70 Chestnut Street, Philadelphia, Pennsylvania, June 12, 1815, accessed April 24, 2020, <https://www.pbs.org/wgbh/aia/part3/3h258.html>.

¹⁸ Isaiah 54:17a.

¹⁹ Philadelphia Sheriff’s Office, Sheriff’s Sale, John Binus, No. 70 Chestnut Street, Philadelphia, Pennsylvania, June 12, 1815, accessed April 24, 2020, <https://www.pbs.org/wgbh/aia/part3/3h258.html>.

²⁰ Jones, “They Sought a City,” 261-62.

²¹ John Dalberg, https://www.brainyquote.com/quotes/john_dalbergacton_109401.

apparent that the majority of White Christians did not want to release power of proclaiming the gospel to Blacks; thus, the gospel was the tipping point that Blacks needed to establish their own church. In fact, the Black Church has throughout history is still a segregated institution.

For instance, whenever laws, statutes, and glimpses of fairness were promised or legally passed, it would only be followed by broken promises, new laws, and racial bullying. In December 1816, the American Society of Colonizing Free People of Color (ASCFP) in United States was organized in Washington, DC. They felt that the colonization efforts to remove free Blacks from the U.S. would be a strategy to keep slaves in perpetual servitude, and thus offer them no examples of hope for freedom.²² However, Richard Allen and James Forten saw what the ASCFP would do to the Black community and wrote this preamble:

Whereas our ancestors (not of choice) were the first successful cultivators of the winds of America, we, their descendants, feel ourselves entitled to participate in the blessings of her luxuriant soil, which their blood and sweat nurtured; and that any measure or system of measures, having a direct tendency to banish us from her bosom, would not only be cruel, but in direct violation of those principles which have been the boast of this republic.²³

This republic wrote in the U.S. Constitution that all men are created equal and should be given the right to freedom, liberty, and pursuit of happiness. Although in more recent history, it has been determined that those words were written for Anglo-Saxon males. It was clear in 1869 to Henry Highland Garnet, a Presbyterian to whom the constitution was

²²Jones, "They Sought a City," 263.

²³ Herbert Aptheker, "Resolution Adopted at a Meeting in Philadelphia, January 1817," in *Documentary History of the Negro in the United States*, vol. 1 (New York, New York: The Citadel Press, 1951), 71-72.

written. Garnet partitioned for freedom as a Black Christian to be an obligation. He wrote:

The diabolical injustice by which your liberties are cloven down, neither God, nor angels, or just men, command you to suffer for a single moment. Therefore, it is your solemn and imperative duty to use every means, both moral, intellectual, and physical that promise success. If you would be free in this generation, here is your only hope of Redemption, it must come with the shedding of blood. If you must bleed, let it all come at once-rather die freemen, than live to be slaves.²⁴

Garnet's words would be heard again during the Civil Rights Movement as they hold true in the African American spiritual, O Freedom:

O freedom, O freedom!
O freedom over me.
And before I'll be a slave,
I'd be buried in my grave,
and go home to the Lord and be free.

It is the characteristics and heroic acts of Allen, Jones, Garnet, and others that give the Black Church a foundation for power. They would lay the foundation for future Black leaders, and theologians like Malcolm X, Howard Thurman, Dr. Martin Luther King, Jr., Fanny Lou Hamer, Victoria Gray, and James Cone. The Black Church in the U.S. cannot separate its history from American history because they are one in the same, as the struggle continues to save America from its original sin, which is racism.

The Importance and Necessity of the Black Church to the Beloved Community

It is documented that it takes courage, faith, cooperation, and power of Blacks and Whites to build the Black Church. However, Blacks must be at the forefront of rebuilding its communities because context, culture, and understanding of community is how trust

²⁴ Henry H. Garnet, *An Address to the Slaves of the United States of America* (New York, New York: Arno Press and The New York Times, 1969), 94.

inspires the Beloved Community. That is also why the work of Dr. King, Jr. and other Black Civil Rights leaders were so impactful in the mid-1900s. Thus, “Any examination of Dr. King Jr.’s public intellectual life must be understood within the context of the faith that he lived, the lessons of theology and fellowship that he taught, and the hope of the Beloved Community that he perpetually sought to convey to the whole of humanity.”²⁵ Dr. King’s impact on the 21st Century through the Black Church is indicative of the survival and unity of the Black community and perhaps the Church universal.

For that reason, the history of the Black Church is useful as a mirror to the subjugation or discriminative White Christian communities’ failures. Moreover, a minority people to whom the rights and privileges of a community have been denied are peculiarly well-equipped to reveal to the White community where it has been unfaithful to the commandments of the Lord.²⁶ Likewise, the Black Church is a reminder of the triumphs over oppression, suffering, hate, and bias wrought out of fear, ignorance, and self-righteousness. The Black Church is a reminder that despite any obstacles they have faced, they can make a meal from the scraps off the master’s table and receive Jesus’ blessings. Furthermore, Black prophetic preaching is a constant reminder to their congregations of the words written by Isaiah and fulfilled in Jesus the Christ (Luke 4:16-22). Therefore, as Blacks live out the mission of the church, it consisted of the task of freeing Black men’s souls from sin and their bodies from physical, political, and social bondage, and of setting the conditions of existence so that they could achieve their full

²⁵ C. Anthony Hunt, *I’ve Seen the Promised Land: Martin Luther King, Jr. and the 21st Century Quest for The Beloved Community* (Wyndham Hall Press, Michigan, 2019), 15.

²⁶ Jones, “They Sought a City,” 254.

humanity.²⁷ In the history of the Black Church, there is no separation of church and state because freedom is the heart and soul of its mission. Thus, politics and theology go hand in hand.

America is a republic in search of democracy and the Black Church reminds “America that it has defaulted on this promissory note, insofar as her citizens of color are concerned. Instead of honoring this sacred obligation, America has given the Negro people a bad check which has come back marked ‘insufficient funds’”²⁸ Dr. King, Jr. constantly reminds Blacks that the Beloved Community would require the brotherhood of all races, and history has shown that for Blacks to sit at the table where decisions are made for humanity, requires power. Thus, the Black Church bears the burden and the honor to make sacrifices of their time, talents, and treasures (money), to build power. That realization became very evident after the Civil War when the 13th (Abolish Slavery), 14th (Citizenship), and 15th (Black Voting) Amendments to the Constitution gave hope to the Beloved Community in America, only to be blocked by Jim Crow Laws in the South, the rise of hate groups like the Ku Klux Klan, and other statewide discrimination legislation.²⁹ Thus, the Black community strived and sacrificed to be more educated to earn their freedom. Jones argues,

When the hope that political activity might be the means through which their dreams for America could be achieved was dashed, Blacks turned again to education, which they had long viewed as the most promising avenue to their acceptance on a parity with Whites and as a means to achieving their full humanity. Like most other Americans of the period, they shared the American

²⁷ Jones, “They Sought a City,” 262.

²⁸ Martin Luther King, Jr., (speech, the Lincoln Memorial Steps, Washington, District of Columbia, August 28, 1963).

²⁹ Jones, “They Sought a City,” 269.

creed that temperance, industry, thrift, and stable family wedded to education were the keys to the kingdom.³⁰

During the period of chattel slavery, next to a godly life, no grace was more highly prized than the ability to read and write. The benevolent societies frequently had as a part of their purpose the provision of education for the children of the community and that required power.³¹ One of the greatest inheritances ‘the good’ could leave for their children’s children was the ability to read and to articulate in written word what a person needed. For example, when Richard Allen convinced a disgruntled trustee to aid him in acquiring the land for Mother Bethel, Allen read and understood every word on that deed of sale, and that is power. The great Booker T. Washington would articulate that sacrifice for education to earn liberation, freedom, and power this way:

The only thing as equally important to ownership of property had to be the yearning for education in the Black community. ‘The great ambition of the older people was to read the Bible before they died.’ That ambition for education produced day schools, night schools, and Sunday schools with the primary reading in Sunday School being the spelling-book. Women and men ages 50 to 75 years old were enrolled in night schools; and all schools were so overcrowded that some had to be turned away. .³²

Similarly, W.E.B. Du Bois would stress the importance of education in dollars and cents:

By the 1900’s the Baptists were supporting some 80 schools and 18 academies and colleges. The A.M.E. Zion Church was supporting, as a denomination, eight colleges and/or institutes, while the Colored Methodist Episcopal Church had established five schools during their thirty-year history. And the A.M.E. Church raised over \$1,100,000.00 for educational purposes between 1884 and 1900 that supported 22 institutions providing education above the elementary level to

³⁰ Jones, “They Sought a City,” 270.

³¹ Tanner, “Preamble and Articles,” 157.

³² Booker T. Washington, quoted in Gunner Myrdal, *An American Dilemma*, vol. 2 (New York, New York: McGraw Hill Book Company, 1964), 883.

include a land purchase of Union Seminary in Columbus, Ohio in 1844 from the Methodist Conference.³³

Clearly, the early Black Church understood that the social, economic, intellectual, political, and civic knowledge of higher education would open doors to opportunities, therefore they needed organized money to sustain those institutions. Those institutions would also create opportunities and obstacles that inspired people like William J. Trent (a Black economist, non-profit director and civil rights leader) to convince Tuskegee Institute President Frederick D. Patterson and Mary McLeod Bethune to founder the United Negro College Fund (UNCF). As UNCF's first executive director from 1944 until 1964, Trent raised \$78 million for historically Black colleges so they could become "strong citadels of learning, carriers of the American dream, seedbeds of social evolution and revolution".³⁴ In 1972 UNCF coined the motto, 'The mind is a terrible thing to waste,' and in a recent advertisement UNCF states, "We can't simply believe in equality in education, we have to create it."³⁵ These aspirations re-emphasize that creating education for future generations is just one of the philanthropic importances of the Black Church.

Finally, one of the most evident necessities for the Black Church was its function during the Civil Rights Movement of the 1950s and 1960s to serve as a meeting location

³³ W. E. B. Du Bois, "The Negro Church," *Atlanta University Report*, no. 8, (1903), 117-20, 130-35.

³⁴ Uncategorized, "Architect of The United Negro College Fund: William J. Trent, Jr.," *Wharton Magazine*, July 1, 2007, <https://magazine.wharton.upenn.edu/issues/anniversary-issue/architect-of-the-united-negro-college-fund-william-j-trent-jr-wg-32/>.

³⁵ Uncategorized, ONYX Magazine Entertains, Inspires and Informs Volume 9, Number 34 July/August 2018, 20, chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/viewer.html?pdfurl=https%3A%2F%2Fpennydickersonwrites.files.wordpress.com%2F2018%2F09%2Fonyx_july-aug-2018-online-2.pdf&clen=15036613&chunk=true.

for organizing people and organizing money. It would also be the hub to distribute those resources into the Black communities to support the movement. Subsequently, Black ministers were the primary leaders because their income came from the church. Thus, the threat of being fired for participation in the civil rights movement was not as concerning because it was part of their ‘job description.’³⁶ This was emphasized during the Biblical exegesis of Proverbs that the righteous have no fear of insufficient income because God provides riches (materially and emotionally) for the faithful to His commandments.

The Relevance of Black Church

Historically, the Black church has been a core institution for African American philanthropy. It served in that role by not only being a faith-based house of worship, but it facilitated organized philanthropic efforts including meeting spiritual, social, emotional, financial, educational, and basic human needs, such as food and shelter. Black churches are also involved in organizing and providing volunteers to the community and in civil and human rights activism.³⁷

In 1999, Dr. C. Eric Lincoln offered the following definition on philanthropy during the proceedings of the First National Conference on Black Philanthropy:

Black philanthropy is the voluntary transfer of significant values identified with the self, or an extension of the self to other entities perceived as wanting. This quantum of values may be intangible, as in the case of love, labor, services or support: or they may be concrete and tangible as in the case of money, works of art, clothing, shelter, and the like.³⁸

³⁶ Chaffin, *Philanthropy and the Black Church*.

³⁷ Chaffin, *Philanthropy and the Black Church*.

³⁸ C. Eric Lincoln, “At the Crossroads ... The Proceedings of the First National Conference on Black Philanthropy,” 1999, <https://www.cfmt.org/story/celebrating-black-philanthropy/>.

With this as a Black value system, giving back to the community is an expression of doing the right thing. It is not seen as generosity but as a obligation. As a result, many acts of philanthropy are personal and directly given to the individual in need, outside of the structures of a nonprofit organization. This is the essence of Yvonne Brake's research on strong Black traditions.³⁹ In other words, Rev. Cardes Brown of the New Light Baptist Church in Greensboro, N.C. would say, "The poor we will always have and will continue to try to help care for because it is our Christian duty."⁴⁰

Furthermore, according to Michael Anft and Harvy Lipman, who authored a study for the *Chronicle of Philanthropy*, nine dollars out of every ten dollars donated by African Americans goes to churches or other religious institutions. Whereas White Americans give about 75 percent of their charitable donations to religious groups.⁴¹ This stat is not to embarrass one race against the other, but it shows that Black giving is closely tied to their faith.

Likewise, at the Mega Black Church level of over 3000 members, a substantial number of Black Churches are building homes, credit unions, community centers, as well as establishing schools, health wellness programs, and numerous other service centers to meet the needs in the community. They have relationships with grant making foundations or have their own foundations and endowments. Consequently, with systemic teachings

³⁹ Yvonne M. Brake, *Black Philanthropy* (Cleveland, Ohio: Case Western Reserve University), accessed April 23, 2020, <https://www.learningtogive.org/resources/black-philanthropy>.

⁴⁰ Nancy McLaughlin, "A Changing Mission: Churches, Long the Seat of Power in the Black Community, Struggle to Find their Social Role Amid the Abundance and Complexity of Today's Issues," *News & Record*, May 18, 2003.

⁴¹ Harvy Lipman and Michael Anft, "How Americans Give, Chronicle Study Finds That Race Is A Powerful Influence," *The Chronicles of Philanthropy*, May 1, 2003, <https://www.philanthropy.com/article/How-Americans-Give/188055>.

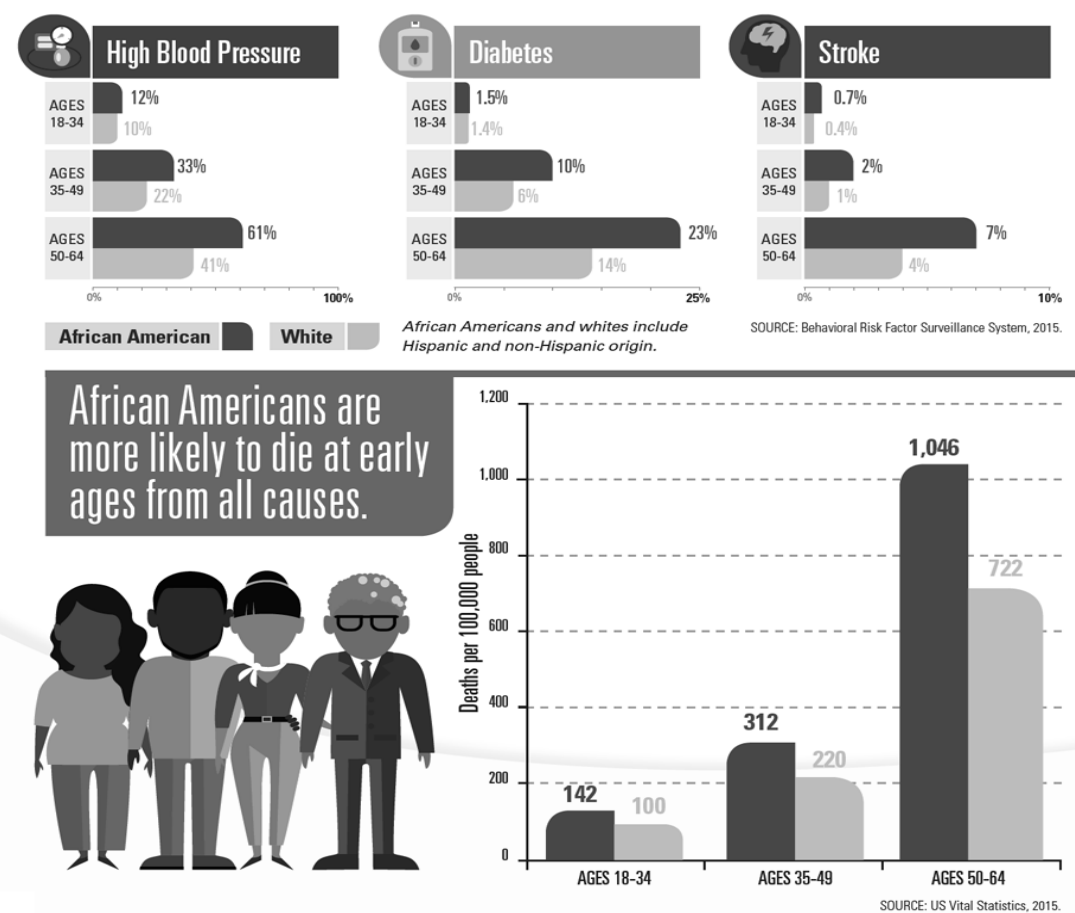
and reeducation about power and legacy giving, smaller Black Churches can also create the megachurch impact for Blacks in poorer communities.

Another example of historic Black philanthropy being about community is when Richard Allen and Absalom Jones, not only served the marginalized in their communities, but provided mutual aid to the sick, the widows, and orphans when they founded the Free American Society. That aid would include countless other Blacks who risked their own health and wellbeing to provide health care to White victims with yellow fever in 1793.⁴² That need to provide aid and health care is still apparent today in recent data. For example, the Center for Disease Control and Prevention reported that the natural death rate for African Americans decreased 25% from 1999 to 2015 (See figure 2 below). New analysis shows that younger African Americans are living with or dying of many conditions typically found in White Americans at older ages. So, when chronic and communicable diseases such as high blood pressure, diabetes, and HIV go undetected due to inadequate or inaccessible health care, there is a disproportionate number of deaths for Blacks versus other ethnicities.⁴³

⁴² James A. Joseph, "Black Philanthropy: The Potential and Limits of Private Generosity in a Civil Society," (lecture on Philanthropy, National Portrait Gallery at the Smithsonian Institution, Washington, District of Columbia, 1991), http://www.abfe.org/wp-content/uploads/2014/02/1991_James-Joseph.pdf.

⁴³ "African American Health, Creating Equal Opportunities for Health," Center for Disease Control and Prevention, accessed May 15, 2020, <https://www.cdc.gov/vitalsigns/aahealth/index.html>.

Figure 2: Young African Americans Living with Common Diseases



These harsh realities have resulted in Black Churches becoming more active in health and wellness education and prevention through clinics, weight-loss programs, and health education seminars due to the disproportionate number of Blacks predisposed and stricken with health compromising diseases.”⁴⁴ These health disparities in America were magnified in the recent statistical data that Black communities are dying from the COVID-19 (Coronavirus) more than any other ethnicity in the world. Fortunately, because Black Churches can be found primarily in urban and suburban communities of

⁴⁴ Chaffin, *Philanthropy and the Black Church*.

America, all ethnicities can benefit from their health care agenda that includes physical and mental health.

For instance, therapist, author, and activist Resmaa Menakem, in his book *My Grandmother's Hands*, addresses the psychological trauma and virus of racism and White supremacy that must be inoculated for healing in America. Menakem notes that healing the “body-central” the blood and nervous systems are repaired in all human species.⁴⁵ Thus, the ability of the Black Church to address a holistic approach to health care brings the issue of power full circle. Black Churches of all sizes must rekindle her power narrative with the understanding that achieving power will come with challenges.

Conclusion: A Future for the Black Church

With all the power that was forged in the early Black Church for liberation, freedom, and equality, one would think that the Black Church would have more power today. For example, since the 1960s Blacks have narrowed the education gap to attend higher education institutions if they have the financial means to attend. Blacks have narrowed the gap to work for fortune 500 companies and in some cases be the owners, CEO or CFO, particularly in areas of entertainment and professional sports. Blacks have been one of the top consumers in America with spending power of “\$1.2 trillion annually.”⁴⁶ In a recent Nielsen Study, a global marketing research company, reports,

⁴⁵ Resmaa Menakem, *My Grandmother's Hands: Rationalize Trauma In The Pathway To Mending Our Hearts And Bodies*, Central Recovery Press, accessed Feb 22, 2021, <https://centralrecoverypress.com/product/my-grandmothers-hands-racialized-trauma-and-the-pathway-to-mending-our-hearts-and-bodies-paperback>.

⁴⁶ “Black Impact: Consumer Categories Where African Americans Move Markets,” Nielsen, February 15, 2018, <https://www.nielsen.com/us/en/insights/article/2018/black-impact-consumer-categories-where-african-americans-move-markets/>.

since 2010, there has been a visible increase in how African American communities are represented and reached across various platforms. Black consumers show a shift that can be seen across industries—from increased African American music and entertainment content featured on television and streaming services to the rise of Black influence in fashion, sports, technology and beyond. This period has been coined the New Black Renaissance.⁴⁷

Thus, in the areas of education, economics, and capitalism, Blacks have made a considerable accomplishment since the 1960s, yet are the least healthy, overly incarcerated, and socially marginalized ethnicity in the United States, perhaps only second to Native Americans. Lawrence Jones criticizes the Black Church for this dilemma. Jones argues, “If the Black Church has had a diminishing impact, it is because it is has turned more and more in upon itself and faced less out towards the world.”⁴⁸ This dilemma can be attributed to a perpetuated and problematic missionary paradigm.

For instance, early White Western Christian missionaries traveled around the world to proclaim a gospel that said that their Jesus would bring democracy, eternal salvation, and liberate foreigners from their savage living. A process also known as colonization. Once colonization was established, charity became the new gospel message that has survived into the 21st century. Another name for charity is well intended sympathy. That sympathy ideology has migrated into the preaching and teachings of the Black Church. As a result, Black and White churches alike, feel more comfortable talking about the marginalized and giving money to support a good cause rather than talking to the marginalized to develop long term monetary and programmatic solutions together. One reason for such a mindset is the lack of will or knowledge to establish and maintain

⁴⁷ “Nielsen Celebrates the New Black Renaissance During Black History Month,” Nielsen, March, 4, 2020, <https://www.nielsen.com/us/en/news-center/2020/nielsen-celebrates-the-new-black-renaissance-during-black-history-month/>.

⁴⁸ Jones, “They Sought a City,” 272.

power. Again, power being organized people and organized money that gives a group, institution, or community the ability to act, to make a difference, and to influence their destiny.

Therefore, this project could encourage the Black Church that it is not the size of their operating budget, nor the size of its congregation that determines if it can leave an inheritance for its children's children. By reminding the 21st Century Black Church of their ancestry power, their struggle, and persistence, Blacks can leave a legacy of wealth for generations to come. Furthermore, this project will also use the best of the Black Church experience to remind America that struggle, and liberation is continuous and possible through the practice of communal salvation. Communal salvation being a tenant of the Beloved Community herald by Rev. Dr. Martin Luther King, Jr. as he contextualized Luke 4:16-22 when he said,

In a real sense all life is inter-related. All men are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly. I can never be what I ought to be until you are what you ought to be, and you can never be what you ought to be until I am what I ought to be...This is the inter-related structure of reality.⁴⁹

Furthermore, the Black Church must thrive again on communal salvation which says that community brings about wholeness and holiness. It must thrive on orthodoxy that is culturally and contextually relevant. It must thrive on orthopraxis that generates and inspires liberation, freedom, and equality. A Beloved Community will not flourish without power; and legacy giving is a key discipline for that desired outcome.

⁴⁹ Martin Luther King, Jr., "Letter from the Birmingham Jail," April 16, 1963, https://ibs.cru.org/files/7814/9063/9009/Letter_Birmingham_Jail.pdf.

CHAPTER FOUR

THEOLOGICAL FOUNDATIONS

Hypothesis

A biblical and historic relevance for a legacy giving program has been firmly established because it is a praxis of reconciliation to God through the lens of economy—which is how we spend, value, and relate to material wealth and with one another. Likewise, as a program to sustain and improve the quality of life and the welfare of others now and into the future, legacy giving can help a community refine perceptions. For example, most urban areas are called neighborhoods and suburban areas are called communities. Today a neighborhood is where people live together, whereas a community is where people interact with one another. That subtle perception is the difference between just existing and actualized freedom which is at the heart of Black Liberation Theology and enacting the Beloved Community.

Thus, this chapter will examine and engage Black Liberation Theology and the need for legacy giving in the Black Church in particular, and for similar institutions in general which is a principle that the Catholic church has already adopted.¹ First, I will examine why Black liberation theology is a legitimate and mature Christian Doctrine for not only the Black community, but all people who are poor and oppressed. What Howard

¹ Andrew B. Meehan, “Endowment,” Catholic Answers, Catholic Encyclopedia Unabridged (1907 and 1912), accessed October 26, 2020, <https://www.catholic.com/encyclopedia/Endowment>.

Thurman refers to as the people whose backs are always against the wall.² Second, I will unpack a concept for the development of Black liberation theology by three principal theologians who contributed to its inception: Howard Thurman, Martin Luther King, Jr., and James Cone. Each theologian being concerned primarily with the poverty of Black people and the liberation of all people through Christendom and economics. Third, I will discuss the challenges of Cone's Black theology as it relates to economics, feminism, and fear. Finally, I will discuss a synergy of Cone and Sowell, an economist, that substantiates a legacy giving program that resembles an approach to enacting the Beloved Community.

Why Black Liberation Theology and Its Legitimacy

Black Liberation Theology highlights the realities of poverty in the Black communities in America. The question is, how is poverty defined? Eric Jensen, author of *Teaching with Poverty in Mind*, offers this insightful and provocative definition,

In the United States, the official poverty thresholds are set by the Office of Management and Budget (OMB). Persons with income less than that deemed sufficient to purchase basic needs—food, shelter, clothing, and other essentials—are designated as poor. *I define poverty as a chronic and debilitating condition that results from multiple adverse synergistic risk factors and affects the mind, body, and soul.* However, you define it, poverty is complex; it does not mean the same thing for all people. Poverty can be situational, generational, absolute, and/or relative to location and culture.³

Thus, the complexity of Jensen's definition is both real and perceived. Because poverty can affect the mind, body, and soul, it can impact an individual and group's emotional

² Howard Thurman, *Jesus and the Disinherited* (Boston, Massachusetts: Beacon Press, 1996), 3.

³ Jensen, Eric, *Teaching with Poverty in Mind: What Being Poor Does to Kids' Brains and What Schools Can Do about It* (Alexandria, Virginia: Association for Supervision & Curriculum Development, 2009), 5-6, ProQuest Ebook Central, <https://ebookcentral.proquest.com/lib/dtl/detail.action?docID=485500>.

drive to thrive and survive. In an impoverish community when hope is all one has, a theology of liberation can save your life. Black liberation theology not only infers God's greatest commandment by Jensen's definition, but it also inspires Western White Christian Theology to take notice and pay attention. Hence, Black Liberation Theology is not just for the Black community, but for all people who are "poor, disinherited, and dispossessed."⁴

Yet, despite its social, theological, and historical legitimacy as sound Christian doctrine, Black liberation theology is still challenged in academia for various reasons. For example, during Rev. Angelle Jones doctoral defense, "God's Beloved Community - A Pathway to Promote Authentic Multi-Racial and Multi-Cultural Relationships in Multicultural Churches", an African American mentor from another cohort at United Theological Seminary questioned if Black Theology was the appropriate foundation for her thesis because she would be addressing a multi-cultural audience. After various members of Rev. Jones' cohort offered legitimacy to Black Theology, Rev. Dana Jones made the most compelling argument. Rev. Jones said, "if Black folks cannot see Jesus the Christ as liberator, redeemer, and author of freedom and righteousness, why would any Black person ever want to be a Christian?"⁵ Without Blacks who identify themselves as Christian, would there be a holistic Christianity as it exists today with all its diversity and expressions of hope, grace, mercy, and character?

Similarly, Rev. Dr. Howard Thurman was challenged by this same haunting criticism described in his book, *Jesus and the Disinherited*. During a missionary trip to

⁴ Thurman, *Jesus and the Disinherited*, 3.

⁵ Dana Jones, Doctoral Defense on January 28, 2020, United Theological Seminary, Dayton, Ohio.

India, Burma, and Ceylon, a Hindu man said to Thurman that he was a traitor to the “dark people of the earth.” This man knew how Christianity was used to subjugate, suppress, depress, enslave, and justify such behavior with the Bible; so, he wanted to know how an educated Black man could defend Christianity.⁶ That was a fair question to Thurman considering the Black Church, since the 1970s, has been inconsistent in their belief of God the liberator. Furthermore, there have been countless deaths of Black people in poor and middle-class communities by White police officers in the last two decades alone that should have aroused the Black Church to organize as it did during the Civil Rights movement of the 1960s.

Dwight Hopkins offers a question and answer that the Hindu man might accept as an answer for Thurman. Hopkins contends,

Christianity and the church represent institutional manifestations of belief. Theology serves as a critical conscience of the church's vocation to liberate the poor in their journey with God to full humanity. Thus, to believe in and witness to faith require the ongoing critical questioning about whether or not that belief and witness are in line with the God of liberation of the oppressed. Black theology carries out this function.⁷

Hopkins also reiterates that Black Theology reminds the Black Church of its mission, purpose and responsibility to “do justice, love mercy, and to walk humbly before God.”⁸ Likewise, W. E. B. Du Bois' profound words continue to echo throughout the land that the problem of the century remains the color line, the color line for poor and working-

⁶ Thurman, *Jesus and the Disinherited*, 3-5.

⁷ Dwight N. Hopkins, *Introducing Black Theology of Liberation* (Maryknoll, New York: Orbis, 1999), 9.

⁸ Micah 6:8.

class Black folk.⁹ To erase that color line, Blacks must also engage in the work of antiblack racism by accentuating the beauty, intellect, and spiritual gifts of Black people.

These Black affirmations and self-criticisms for Black Theology and the Black Church within the contentious climate of racism in America today is also challenged by White scholars who criticize the maturity of Black Theology as a ‘legitimate’ Christian Doctrine. For example, in H. Wayne House article, “An Investigation of Black Liberation Theology”, he questions if Black Theology is “truly Christian Theology.”¹⁰ House’s criticism, from introduction to conclusion, are at the heart of why Black Theology is not only needed and vital in a country possibly on the brink of a schism around racism, white supremacy and nationalism, but could be the saving grace for humanity as a whole if it is embraced as being a truly Christian theology.

So, Mr. House begins with a skeptical description of Black Theology by calling it a “peculiar theology.”¹¹ What is peculiar about a theology that identifies with the redemptive, righteous, and liberating characteristics of God found throughout the Bible? What is peculiar about the Torah, the Quran, and any world religion that identifies with a God with many names, as being a God of grace, mercy, and justice? To suggest from his opening statement that Black Theology is a ‘peculiar theology’ begs the question if House began his investigation with an implicit bias or prejudice, thus making this article more proof texting instead of thoroughly researching the subject matter.

⁹ W. E. B. Du Bois, *The Souls of Black Folk* (Greenwich, Connecticut: Fawcett, 1968), 23.

¹⁰ H. Wayne House, “An Investigation of Black Liberation Theology,” March 9, 2007, <https://www.monergism.com/thethreshold/sdg/blackliberation.html>.

¹¹ House, “An Investigation.”

Additionally, Mr. House questions if Black Theology is too focused on the “sinfulness of man’s plight in a ghetto rather than sin in man’s heart; and to a savior who delivers man from earthly slavery, rather than a Savior who saves man from spiritual bondage.”¹² First, it was Jesus who said, “what every you have done for the least of these (e.g. the hungry, thirsty, sick, and imprison) my brethren, you’ve also done unto me.”¹³ If there was ever a place today that one would find the least of these it would be in a ghetto (a part of a city occupied by a minority group or groups). Second, it was also Jesus who said, “The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord’s favor.”¹⁴ And Jesus said, “Those who are well have no need of a physician, but those who are sick; I have come to call not the righteous but sinners.”¹⁵ Thus, it is the sinner’s heart that has cause the plight of the poor, the enslaved, and economically marginalize, thus Black Liberation Theology is right on target with the gospel message proclaimed by the architect of Christianity.

Furthermore, House affirms that Black Liberation Theology causes the educated and the ignorant of all cultures to reexamine their bias, prejudices, and privileges as it relates to the oppressed. I would concur with that analogy, however, House then argues that “Black Theology's theological center is far too narrow, and it relies on experience as

¹² House, “An Investigation.”

¹³ Matthew 25:40.

¹⁴ Luke 4:18.

¹⁵ Luke 5:32.

the norm for truth.”¹⁶ For centuries sacred text that is handed down from generation to generation is based on experiences describe by the victor. The victor, being the one who controls the education and media that determines the ‘truth.’ That truth for Black communities is where liberation begins, therefore it is only limited by the education it attains, maintains, and affirms. Likewise, what is theology or the value of any sacred text if it is not pragmatic, relational, and applicable to the world humans must navigate in, though, and around? What is theology if God is not visible in the eyes of the beholder to relate to and within a world constantly changing and sadly more chaotic. Why study theology if it does not offer transformation and revelation that liberates the mind, body, and soul?

Lastly, House believes that there is no such thing as Black Theology apart from a European theology of hope. Black Theology has an improper center, is humanistic and pragmatic, therefore “God and Christ are not held in proper biblical perspective, and salvation has too much of a “this-world” emphasis.”¹⁷ First, the theology of hope does not belong to or was created by people of European descent. In fact, it would not be hope at all if it did not originate with the creator of all life as an expression of grace. Hope is the bedrock of Black Liberation Theology that seeks to use an era in history, like any other historical movement, to shine the light on why the poor, the disinherited, and marginalized can still confess to be Christian in a world that has used Christianity to dehumanize a class of human beings. There is legitimacy in Black Liberation Theology and the founders make that even clearer.

¹⁶ House, “An Investigation.”

¹⁷ House, “An Investigation...”

Founders of Black Liberation Theology

To borrow from a career in construction, it could be said that Howard Thurman was the architect of Black Liberation ideology, Martin Luther King, Jr. was the project manager that gave Black liberation a structure to praxis, and James Cone was the builder that formulated Black Liberation Theology into a doctrine of Christian Theology. A comprehensive summary of these three men is too vast for this project therefore only a glimpse of their contributions will be highlighted to stress their importance to this theological foundation.

Howard Thurman

Howard Thurman wrote, taught, and preached about what he called the masses of men who live with ‘their backs constantly against the wall.’ They are the poor, the disinherited, the dispossessed.¹⁸ We can assume the word, ‘men,’ correlates with the word mankind in Thurman’s quote. One of Thurman’s most studied book, and was one of Martin Luther King, Jr.’s companions in the Civil Rights Movement was, *Jesus and the Disinherited*. In *Jesus and the Disinherited*, Thurman describes the dilemma of Christian missionaries in their work of Black liberation:

The impulse at the heart of Christianity is the human will to share with others what one has found meaningful to oneself elevated to the height of a moral imperative. But there is a lurking danger in this very emphasis. It is the sin of pride and arrogance that has tended to vitiate the missionary impulse and to make of it an instrument of self-righteousness on the one hand and racial superiority on the other.¹⁹

¹⁸ Thurman, *Jesus and the Disinherited*, 3-5.

¹⁹ Thurman, *Jesus and the Disinherited*, 2-3.

On one hand, liberation for Christian missionaries puts their hearts in the right place, but they struggle with the distinction between sympathy and empathy. Sympathetic Christians understand the issues of bias, prejudice, systemic racism, and the fear that causes poverty, and in some cases, experienced being materially poor themselves. Sympathetic Christians contribute financial support and volunteer hours to the poor through various charities, and during holidays like Thanksgiving, Christmas, and Easter. Sympathetic Christians converse among themselves on how to make the lives of the poor better and that is where the problem is distinct. Sympathetic Christians can and do help the impoverished, but until they have empathy their empowerment of the poor is stagnant. Empathetic Christians talk to the poor about how to acquire what they need to achieve which is liberation. Empathetic Christians will invest in self-help programs to raise the impoverished self-esteem in their abilities to accomplish their own liberation. Empathetic Christians realize that they are also poor, but in spirit; and thus, by empowering the materially poor, they too can be liberated.

On the other hand, liberation is also how the materially poor relate to the intentional and un-intentional oppressor (a.k.a. the well-intended self-righteous). For example, Thurman offers this provocative comparison of a Korean boy's wish, Jesus' contextual ministry, and the plight of Black people in America in the 1970s. Thurman writes,

if you see a little Korean boy and ask him what he wants, he says, 'I want freedom from Japan.' It was this kind of atmosphere that characterized the life of the Jewish community when Jesus was a youth in Palestine. The urgent question was what must be the attitude toward Rome, the rulers, the controllers of political, social, and economic life? This is the question of the Negro in American life.

Until he has faced and settled the question, he cannot inform his environment with reference to his own life, whatever may be his preparation or his pretensions.²⁰

Some 30 years later, that question is raised again in Isabel Wilkerson's article in the New York Times Magazine written on July 1, 2020. Wilkerson tells the story about a dark man being detained by a lighter man with his knee on the darker man's neck and his lighter hands carelessly on his sides and pockets. She concludes the introduction of her article with the statement, "We soon learned that the man on the ground, George Floyd, had been accused of trying to pass a counterfeit \$20 bill, and, like uncountable Black men over the centuries, lost his life over what might have been a mere citation for people in the dominant caste."²¹ Until there is empathy there can be no liberation for anyone.

Rev. Dr. Martin Luther King, Jr.

Moreover, how can Black people operate, function, and cooperate with White people in their piety who carelessly value the life of Black people? That was Martin Luther King, Jr.'s dream for the Beloved Community. A dream that he felt could not be realized if America did not admit and deal with the triplets of evil that stifled liberation of not only Black people but all of humanity. Martin Luther King Jr. identified the three evils as Racism, Materialism (Poverty), and Militarism (War) in a speech to the Hungry Club Forum on May 10, 1967. The second evil (poverty) is a principle focus on Black Liberation Theology.

²⁰ Thurman, *Jesus and the Disinherited*, 12-13.

²¹ Isabel Wilkerson, "America's Enduring Cast System, Our Founding Ideals Promise Liberty and Equality for All: Our Reality Is an Enduring Racial Hierarchy That Has Persisted for Centuries," *New York Times Magazine*, July 1, 2020, <https://www.nytimes.com/2020/07/01/magazine/isabel-wilkerson-caste.html#:~:text=In%20the%20American%20caste%20system%2C%20the%20signal%20of,system%20that%20demands%20a%20means%20of%20human%20division.>

Poverty has infiltrated every rural and urban community in the United States. It does not discriminate in age, ethnicity, or gender with “10.5% or 34 million people in the U.S. living below the median income”²² to achieve a reasonable quality of life. Poignantly, King said in his speech, “there is nothing new about poverty. It’s been with us for years and centuries. What is new at this point though, is that we now have the resources, we now have the skills, we now have the techniques to get rid of poverty. And the question is whether our nation has the will.”²³ King’s speech echoes Thurman’s idea that “Christian impulse to share;” but without empathy, Blacks will not be seen by the White majority for the content of their character, their ability to endure centuries of scars, or their sacred worth, until Blacks are appreciated as equals.

Consequently, it is also believed that shortly after King met with the staff of the Southern Christian Leadership Conference (SCLC) in November 1967 to address poverty on a national level, that the contract for his assassination was planned. That fear or resentment of a social economic equality between Whites and Blacks was apparent prior to the Civil Rights Movement. For example, during the 1910s oil boom, in Tulsa Oklahoma, a Black community called the Greenwood District would flourish with Black businesses like lawyers, realtors, doctors, and other professionals. In fact, the district was so successful that a dollar would exchange hands nineteen months before it left the

²² Jessica Semega, Melissa Kollar, Emily A. Shrider, and John Creamer, “Income and Poverty in the United States: 2019,” September 15, 2020, <https://www.census.gov/library/publications/2020/demo/p60-270.html>.

²³ Martin Luther King Jr., “Martin Luther King, Jr. Saw Three Evils in the World: Racism was Only the First,” *The Atlantic*, May 10, 1967, <https://www.theatlantic.com/magazine/archive/2018/02/martin-luther-king-hungry-club-forum/552533/>.

community.²⁴ Booker T Washington called it, “Black Wall Street... You had the wealthy, middle class, the poor all living on the same block, and so many of those individuals who started out in the working class, because they lived there, would eventually go on to own their own business.”²⁵

However, Some White supremacist were jealous, threatened, or angry by the prosperity of this community so they executed in 1921 what is now called the Tulsa Race Riot. They took innocent lives and burned down businesses in this Black community because it was achieving economic independence without White permission. However, that would not deter this Black community. Following the 1921 Tulsa massacre, the area was rebuilt and thrived (with more than 100 more Black businesses than before the riot) until the 1960s when desegregation allowed Blacks to shop in areas forbidden previously.²⁶ Now the lifespan of a dollar in the Black community is approximately six hours.²⁷ However, improving the education on economics within the Black community can be rekindled with a legacy giving program to which Black Liberation Theology addresses.

²⁴ Donald V. Watkins, “Greenwood: The Black Wall Street,” November 20, 2019, <https://www.donaldwatkins.com/post/greenwood-the-black-wall-street>.

²⁵ Michael Carter, Sr. and Brooke Henderson, “Meet the Entrepreneur Who Created the First 'Black Wall Street',” December 1, 2021, <https://www.inc.com/magazine/202011/brooke-henderson/o-w-gurley-tulsa-oklahoma-business-black-wall-street.html>.

²⁶ Beth Reiber, “Tulsa Oklahoma Reconciles Its Sordid Past with Greenwood Rising,” GoNOMAD, <https://www.gonomad.com/188033-greenwood-rising-tulsa>.

²⁷ Brookie Madison, “Does a Dollar Spent in the Black Community Really Stay There for Only Six Hours?” December 22, 2015, <https://truthbetold.news/2015/12/does-a-dollar-spent-in-the-black-community-really-stay-there-for-only-six-hours/>.

James Cone

Black Liberation Theology aims to alter how Blacks will see themselves as beautiful, priceless, and sacred. That is why James Cone's study of Black Theology is so vital to the Black community in America. In an interview with Terry Gross, Cone explains the movement, which has roots in 1960s civil-rights activism and draws inspiration from both the Dr. Martin Luther King, Jr. and Malcolm X. Cone says it is:

mainly a theology that sees God as concerned with the poor and the weak." Cone explains that at the core of Black Liberation Theology is an effort — in a White-dominated society, in which Black has been defined as evil — to make the gospel relevant to the life and struggles of American Blacks, and to help Black people learn to love themselves. It's an attempt, he says 'to teach people how to be both unapologetically Black and Christian at the same time.'²⁸

Cone also states in his book, *A Black Theology of Liberation* that

Blacks have heard enough about God. What they want to know is what God has to say about the Black condition. Or, more importantly, what is God doing about it? What is the relevance of God in the struggle against the forces of evil which seek to destroy Black being, these are the questions which must shape the character of the norm of Black Theology?²⁹

Because history has shown Black people and those who are paying attention world-wide that the God of White Western Christianity has left them in the wilderness far too long. Therefore, Blacks need to hear from the God in the Exodus story that promises them a covenant filled with milk and honey. Likewise, they need to hear from the prophet Jeremiah that God has a plan for them. A plan of prosperity, and not harm; and Black

²⁸ James H. Cone, "Black Liberation Theology: In Its Founder's Words," March 31, 2008, <https://www.npr.org/templates/story/story.php?storyId=89236116>.

²⁹ James H. Cone, *A Black Theology of Liberation, Fourteenth Anniversary Edition* (Maryknoll, New York: Orbis, 2010), 26, https://search-ebscohost-com.dtl.idm.oclc.org/login.aspx?direct=true&db=nlebk&AN=1761117&site=ehost-live&scope=site&ebv=EK&ppid=Page-__-1

Theology offers liberation and purpose to the oppressed which gives credit and glory to the God of Abraham that will provide. Cone also argues that

Likewise, it is not possible to speak meaningful to the Black community about liberation unless it is analyzed from a Christian perspective which centers on Jesus Christ which accounts for the influence of Martin Luther King, Jr. a prophet whose charisma preached Black liberation in the light of Jesus Christ and that arouses the spirit of freedom in the Black community.³⁰

Furthermore, according to the Committee on Theological Perspectives of the National Conference of Black Churchmen in the United States (1966), Black Theology is a theology of 'Blackness.' It is the affirmation of Black humanity that emancipates Black people from white racism, thus providing authentic freedom for both White and Black people. It affirms the humanity of Black people in that it says "No" to the encroachment of White oppression.³¹ Fields argues that

'Blackness' is about more than mere skin color. It is a symbol that points to rejection, dehumanization, and oppression. Thus...Jesus is "Black" insofar as he entered the world as a "slave" and identified with the oppressed of the earth. Thus, "Blackness is that which all oppressed people share in solidarity with each other and with the God who is on the side of the oppressed."³²

Cone, Fields, and the Black Churchmen are consistently sincere that for Blacks to be free the *Imago Dei* and Jesus must be at the center of their freedom in mind, body, and soul. They are also consistently clear that Black freedom can be liberation for America because all of humanity originated from the Garden of Eden, and we are all given the same commandment to have dominion over the earth and not over one another. However,

³⁰ Cone, *A Black Theology of Liberation*, 26.

³¹ Sam Storms, "Black Theology," Sam Storms: Enjoying God, accessed, August 24, 2020, https://www.samstorms.org/all-articles/post/black-theology_

³² Bruce L. Fields, *Introducing Black Theology: 3 Crucial Questions for the Evangelical Church* (Grand Rapids, Michigan: Baker Academic, 2001), 14.

Cone's liberation assertions have some challenging demands and actions that make it harder to embrace within a Beloved Community framework.

The Challenges of Cone's Black Liberation Theology

Fear

James Cone outlines a compelling argument for embracing blackness as an inherited honor and pride. He would say, like Paul, "I am not ashamed of the gospel" because the gospel is blackness, and it is liberating. However, his assertions to achieving that liberation can provoke fear by the oppressor and those comfortable with liberation if it does not impact their quality of life. For instance, Cone says, that when Black people began to hear Jesus' message as contemporaneous with their life situation, they will quickly recognize what Jürgen Moltmann calls the "political hermeneutics of the gospel." Christianity becomes for them a religion of protest against the suffering and affliction of man.³³ That protest is evident in the recent work of The Black Lives Matters (BLM) Movement and The Poor People's Campaign. Although BLM has not claimed its roots as being religious in foundation, it is still a form of Black freedom. According to Moltmann,

...Consequently, the missionary proclamation of the cross of the Resurrected One is not an opium of the people which intoxicates and incapacitates, but the firmament of new freedom. It leads to the awakening of that revolt which, in the "power of the resurrection" ...follows the categorical imperative to overthrow all conditions in which man is over burden and heavily laden.³⁴

³³ Jürgen Moltmann, "Toward A Political Hermeneutics of The Gospel," *Union Seminary Quarterly Review* 23, no. 4 (Summer 1968), 313-14.

³⁴ Moltmann, "Toward A Political," 313-14.

Cone expresses this liberation in terms of Black Power that advocates for emancipation of Black people from White oppression by whatever means necessary. In the words of Stokely Carmichael Black Power means TCB (take care of business)—Black folk taking care of Black folks’ business absent the oppressor.”³⁵

Words like revolt, overthrow, real affliction, and by any means necessary used in context, and certainly out of context, could make White folks fearful, uncomfortable, or worse retaliatory. However, systemic racism and bad policing has already been directly and indirectly retaliatory towards Blacks. What would be more concerning is armed retaliation that leads to civil war. A foretaste of a civil war was the 2020 insurrection at the Capitol of the United States because racist and white supremacists could not accept the results of the 2020 presidential election because they knew that President Biden and Vice-President Harris’ agenda would focus on democracy which would give African Americans and people of color more power. That type of retaliation is contrary to King’s non-violent approach to civil disobedience, Christendom, and the Beloved Community. Yet, an element of fear is also necessary to balance the apathy that Black folks are willing to wait indefinitely for peace, justice, and liberation through democracy.

Feminism in Black Theology

While Cone led the study in Black Theology, Black women theologians felt their voices were being stifled. Anthony Bradley introduces two exceptional commentaries by Black Feminist Theologians. The first is Jacquelyn Grant. Grant offers five critical

³⁵ James H. Cone and Cornel West, *Black Theology and Black Power 50th Anniversary Edition*, (Maryknoll, New York: Orbis Books, 2018), 6.

critiques of male dominant Black Theology in the protest of the 1970s. One, if a Black woman's voice is silent in Black Theology the entire Black community is stifled in its development. Particularly since the progress or failure of the Black Church and Black community are synonymous. Two, some Black men have carried over a slave mentality of male control and supremacy into their relationship with Black women, thus forgetting she is his God-given helpmate and not servant. Three, Black male preachers were hypocrites by preaching against slavery yet promoting subjugation of Black women. Four, men have monopolized the theological academy to the extent that they teach on female subject matters; and how could men possibly be an authority on subjects unique to women. Lastly, the emasculation and powerlessness of Black men by White society forced Black women to seek their independence by themselves, and that has spilled over into more single parent household and laws that separate the Black family (e.g., child support).³⁶

Grant's critique is not only thorough, but it also reminds the Black Church of its participation in delaying full liberation for the Black community. For without the biblical voices of Ruth, Esther, and Mary at the tomb of Jesus' Resurrection, the apostolic message of the redeemer is lost to those who hope to be free and liberated. Without the economic contributions of Mary Magdalene, Joanna, Chuza, and Susanna (Luke 8:1-3) the liberating work of Jesus would have been underfunded; and in today's church that is

³⁶ Stephen Breck Reid, "The Theology of the Book of Daniel and the Political Theory of W. E. B. DuBois," in *The Recovery of Black Presence: An Interdisciplinary Exploration: Essays in Honor of Dr. Charles B. Copher*, eds. Randall C. Bailey and Jacquelyn Grant (Nashville, Tennessee: Abingdon Press, 1995), 37-49.

equally true.³⁷ Without the voice and mannerism of Sapphire, Black Theology could also lose a path forward that is more consistent to the Beloved Community.

Sapphire is a name created in the Black community that Marilyn Yarbrough describes as being the wise-cracking, ball-crushing, emasculating woman, shown with her hands on her hips and head thrown back as she lets everyone know she is in charge.³⁸ Sapphire is also the character Emilie M. Townes describes as a future for Black Liberation Theology. Sapphire offers seven principles for addressing liberation from oppression as a priority for the Beloved Community. These principles can be collapsed into four categories for healing and rebuilding structures of human dignity. One, develop new systems and patterns of human unity to address the issues of racism and oppression because no singular race is an expert on race and racism. Two, work tirelessly to undo racism and oppression because it is a cancer that cannot be cured without diligence and perseverance. Three, be willing to evolve in all areas where society engages with values and education (e.g., the church, the academy, primary education, and neighborhoods). Finally, “give yourself permission to be tired and weary,” yet replenish yourself to be creative and healthy because the battle is not won by the swift but to those that endure.³⁹ Since racism has had a 400 year head start, it is time to be more economically savvy to

³⁷ Dalia Fahmy, *Christian Women in The U.S. Are More Religious Than Their Male Counterparts*, Pew Research Center, April 6, 2020, <https://www.pewresearch.org/fact-tank/2018/04/06/christian-women-in-the-u-s-are-more-religious-than-their-male-counterparts/>

³⁸ Marilyn Yarbrough and Crystal Bennett, “Cassandra and the ‘Sistahs’: The Peculiar Treatment of African American Women in the Myth of Women as Liars,” *Journal of Gender, Race, and Justice* 3 (Spring 2000), 626–657.

³⁹ Emilie M. Townes, *Womanist Ethics and the Cultural Production of Evil: Black Religion, Womanist Thought, Social Justice* (New York, New York: Palgrave Macmillan, 2006), 77-78.

eradicate the original sin of the United States.⁴⁰ Townes helps frame a number of concerns which remain paramount in highlighting what issues remain that we must consider for systemic and long-term liberation.

Economics in Black Theology

Grant, Townes, and Bradley would all agree that the work of Black liberation must involve all people that contribute to the welfare of the poor in mind, body, and soul. Their theology aligns with Martin Luther King, Jr.'s concept of the Poor People's Campaign, non-violent civil disobedience to reenact the Beloved Community. Which invites the question, how does economics play a crucial role in liberation and freedom, in an America that is driven emotionally, politically, and socially by who controls wealth? That question is addressed in Cone's Black Theology, but it could have a blind spot. Cone takes a Marxist approach to Black economics.

According to Anthony Bradley,

In Cone's view, Marxism best addressed remedies to the condition of Blacks as victims of white oppression. Cone explains that "the Christian faith does not possess in its nature the means for analyzing the structure of capitalism. Marxism as a tool of social analysis can disclose the gap between appearance and reality, and thereby help Christians to see how things really are."⁴¹

Moreover, according to Bradley's perception of Cone's adoption of Marxism, there are a few challenges to an economic Black liberation. One, to suggest that Christian faith does not possess a natural analysis of the structure of capitalism is to ignore the byproducts of Christianity. For instance, capitalism is an economic and political system in which a

⁴⁰ Townes, *Womanist Ethics and the Cultural Production of Evil*, 78.

⁴¹ Anthony Bradley, *The Political Economy of Liberation: Thomas Sowell and James Cone on the Black Experience*, ed. Mozella Mitchell (New York, New York: Peter Lang, 2012), 41-42.

country's trade and industry are controlled by private owners for profit, rather than by the state.⁴² Most mainline denominations, specifically Catholics, produces and sells products for profit to sustain or promote their faith tradition (e.g., resource and training materials, commercial ads, websites, leadership seminar, etc.). They also do it with the benefit of tax exemptions and tax breaks. Although churches are not publicly traded on the stock market like private companies, they are not restricted in participating in the markets for personal retirements or corporate investments.

What Cone may have been alluding to is that for the poor and middle-class Christian capitalism may be foreign, but it is not unnatural for all Christians. Bradley argues,

Cone believes that Marx's chief contribution is "his disclosure of the ideological character of bourgeois thought, indicating the connections between the 'ruling material force of society' and the 'ruling intellectual' force." Thus, truth is a question "not only of what is but of what ought to be." The definition of reality is determined by the "existing societal relations of material production, with the ruling class controlling the means of production as well as the intellectual forces which justify the present political arrangements."⁴³

Cone is accurate that in the Black bourgeois community, material wealth and economic education do work hand in hand. For instance, the Black Greenwood community of Tulsa, Oklahoma built a self-contained and reliant community that thrived on the fundamental business principle that Blacks could pool their money, network with each other, and create an epicenter of African American commerce and culture⁴⁴. Conversely,

⁴² Oxford English Dictionary, s.v. "capitalism," accessed December 19, 2021, <https://www.lexico.com/definition/capitalism>.

⁴³ Bradley, Anthony, *The Political Economy of Liberation*, 42.

⁴⁴ Donald V. Watkins, "Greenwood: The Black Wall Street," Donald V. Watkins, Birmingham, Alabama, November 20, 2019, <https://www.donaldwatkins.com/post/greenwood-the-black-wall-street>.

in a recent report the dollar circulates in a Black community six hours.⁴⁵ That shift from money exchanging hands nineteen times in the early 1900's to six hours today, is a result of desegregation, lack of public-school economics education, systemic racism, and the failure to stress the importance of biblical generational wealth (leaving an inheritance). Thus, leaving an inheritance is one way to apply legacy giving to the Black economic liberation conversation.

Legacy Giving: A Sacred and Secular Conversation for Black Liberation Theology

Jesus reminds his audiences that the poor shall always be among us, which begs the question: Was Martin Luther King, Jr. correct, that we now have the resources, the skills, and the techniques to get rid of poverty—it is the will of the nation that is lacking? Anthony Bradley offers a concise solution to that question from a sacred and secular perspective that is both biblically and socially a matter of choice and circumstances. Bradley engages Thomas Sowell (an economist) and James Cone (a theologian) in a comparison of Black liberation through the lens of politics and socioeconomics. In terms of Jesus' statement on the poor Bradley would reply:

the nature of God and the human person that are presupposed in Scripture: Man is not created equal in terms of gifts and abilities (Gen. 27:20; Gen. 31: 1– 11; 1 Kings 4:29; Dan. 1:17; 1 Cor. 12:27– 28; 2 Cor. 5:10). God does not distribute economic results of calling and giftedness equally (2 Chron. 26:3– 15; 1 Cor. 12:12– 26; Matt. 20:1– 16). The contingencies of a disordered world of sin and error, joined with wage-related giftedness, make socioeconomic equality unexpected (Gen. 26:1– 16; Deut. 15:10– 11; 1 Kings 10:23; Eccl. 5:8; Prov. 10:24; 13:32; 14:20; 22:2; Mark 14:7). Since God does not distribute giftedness equally, humans are not created with the same roles and talents. And this fact has economic consequences because of scarcity. Thus, those with the most specialized

⁴⁵ Brookie Madison, "Does A Dollar Spent."

and economically valued callings will usually receive higher monetary remuneration for their skills.⁴⁶

Thus, the reality of poverty is not only in the will of mankind, but also the reality of God's design after the Fall when Adam and Eve disobeyed God. In fact, based on the hemisphere in which one is born, income could determine one's quality of life. That is not necessarily a result of politics or economy, but scarcity of human resources or necessities. I contend that Jesus is right, and so is Martin Luther King, Jr. According to Bradley who says, if justice means equal results, it will never exist, apparently not even in heaven (Mark 10:41; Matt. 16:27; Jn. 14:2). However, if justice means securing the conditions for freedom in this world to embrace what God provides, it can be pursued, albeit with unequal outcomes.

Moreover, Bradley argues,

Cone appeals to centralized economic planning which undermines the type of political and economic structures that will truly liberate and create the conditions for economic empowerment in the long run. In contrary, Sowell and Christian social teaching affirm the legitimate role of markets to allow individuals to freely and efficiently meet their needs and contribute to the common good in ways that do not need direct oversight by politicians or bureaucratic government agencies.⁴⁷

For example, if a church had the resources to employ prior felons, formerly incarcerated citizens, without the impediments of laws that prevent them from working, they could create an economy of liberation, restoration, and dignity to a class of people who have been oppressed, dehumanized, and ostracized by society. Bradley also suggests that

it would be consistent to conclude, considering the contributions of Christian social teaching and the economic thought of Thomas Sowell, that Black liberation must include ways to build human dignity, strong marriages, and families, protect human rights, promote moral virtue, and an expanded role of civil-society

⁴⁶ Bradley, *The Political Economy of Liberation*, 117.

⁴⁷ Bradley, *The Political Economy of Liberation*, 117.

institutions and governments that uphold the law. All of these principles fit within classical Christian teachings on subsidiarity and sphere sovereignty.⁴⁸

Bradley's ideology is consistent with the Beloved Community premise of 'one God, one body, one spirit.' The success of human liberation requires voluntary (sympathy and empathy) and if necessary, involuntary (lawful) cooperation of all ethnicities. Black liberation before and after the United States Civil War required economic support from Whites and that cannot be ignored because some Blacks now have substantial incomes and freedom. It will take the synergy of capitalism, congress, and the church to bring about Black liberation that the Beloved Community conveys and demands of obedient children of God. While in our humanness we must wrestle with the fact that poverty will not go away, that does not alleviate the responsibility to be intentional in treating everyone fairly and teaching everyone the principle of equal justice, moral freedom, economic principles, and civil liberty.

Conclusion

Black liberation theology highlights the systemic attacks on the poor through policies, laws, racism, and prejudices that have stifled the voice of prophetic preaching, decreased the profitability of minority businesses, and defunded organized community-based programs that have improved the quality of life for the impoverished since the Civil Rights Movement of the 20th Century. Black liberation theology, according to James Cone also explains, but does not excuse, the silence of the Black Church post-Civil-War verse pre-Civil War when "the Black Church was the only church in America

⁴⁸ Bradley, *The Political Economy of Liberation*, 117.

that remained Christian as it stood for freedom and equality through word and action as true to the spirit of Christ.”⁴⁹ That silence would be broken again by the Black Church and supporters with the voices of Howard Thurman, Martin Luther King, Jr., James Cone, Fred Shuttlesworth, Ralph Abernathy, Fanny Lou Hamer, Victoria Gray, Rosa Parks, and countless other pioneers of the 20th Century Civil Rights Movement. Black Theology also recognizes the impact of Malcolm X, the Nation of Islam, and the Black Panther Party that promoted a militaristic and violent response to influence liberation in America by any means necessary. Both non-violent and violent approaches to liberation are a part of American and human history, so to value one over and against the other instead of acknowledging the strengths in both working in tandem is unrealistic and impartial.

The question is: How Black Liberation Theology could, or at least a segment of it, bring about the Beloved Community that Martin Luther King, Jr. promoted? One avenue is to reintroduce systemically the ideology of legacy giving in to the Black Church. Fortunately, that concept has already begun with secular resources like the Tulsa Black Wall Street Memorial and the Greenwood Cultural Center, both built in Oklahoma; and the grand opening of the New Black Wall Street Market in Stonecrest, Georgia. There was also the 2019 pop cultural HBO Special called the “Watchmen” and the recent CNN films 'Dreamland: The Burning of Black Wall Street' in 2021 that highlighted the 1921 massacre. Combined, these historical structures and films highlight the resilience of black power, black pride, and generational wealth in a republic like America, and that is

⁴⁹ Cone and West, *Black Theology*, 116-17.

liberation sociology on many levels. It is time to couple these secular resources with sacred text and a systematic program for legacy giving.

Furthermore, although desegregation was the moral and ethical legislation to pass in America, it did create a Black and White exodus of wealth in Black communities. Black and White flight from urban communities that needed an income tax base to fund public schools, transportation, infrastructures, support services, and the churches also depleted the moral consciousness of hope for the community. As a result, Black communities declined, and crime and chaos followed. Thomas Sowell is correct in his assumption that not all things can be blamed by racism and White subjugation that has caused poverty in Black America; there were choices and culpability to be shared on all who left for better communities that could afford to do so.

Proverbs 13:7-8; 21-22; 25 offers a moral imperative and socioeconomic course of action that involves all that have a heart of empathy, an education in capitalism, and a conscience for the Black Church and partners to lead again with a legacy giving priority and praxis. Legacy giving is an element of philanthropy that has been lost to the Black community and especially the poor and impoverished churches that survive off the tithes, offering, fundraisers, and the occasional capital campaigns to meet expenses. Legacy giving offers two other forms of giving called investments and estates. Investments are typically annuities, stocks, precious metals and bonds. Estates are assets offered upon a person's death via a will. Both investments and estates are possible for any church that plans and trust in its heavenly and earthly leadership. Thus, the challenge for the Black Church is reviving that trust and Black power in themselves and being willing to work with anyone that offers the expertise in legacy giving. Finally, Black Churches and

communities that appear powerless, can again be ambassadors for the Beloved Community. The efficacy and a path to that community will be expounded on in Chapter 6. Yet, the likelihood of enacting the Beloved Community with a Legacy giving program will ultimately be a matter of choice in group's time, talents and treasures (money/assets).

CHAPTER FIVE

INTERDISCIPLINARY FOUNDATIONS

Legacy Giving: Investments and Estates

Churches survive and thrive based on three principles: giving of time, talents, and treasures (money/assets). All three principles are nurtured through the most critical expression of faith and that is ‘trust.’ When a person gives to another person or group, they trust that the receiver will appreciate and use what is given responsibly. In the area of giving money, most churches are familiar with pocket giving, that is giving from their liquid assets to support the ministries of their congregation and community. However, fewer churches are educated on, or are practicing legacy giving for future ministries. In other words, due to actual or perceived scarcity, they either do not give faithfully, or a level of economic trust has not been adopted. Legacy giving involves financial generosity based on outcomes that the giver cannot control (investments); or they do not want to discuss, like death, giving via estates or wills. The most successful non-profits, including the Catholic Church, are involved in investments and estate giving.¹ Rational Choice Theory could explain why in the last three generations, one-hundred and twenty years, Black Churches choose to give a certain way.

¹ Andrew B Meehan, “Endowment”, Catholic Answers, Catholic Encyclopedia Unabridged (1907 and 1912), accessed October 26, 2020, https://www.catholic.com/encyclopedia/Endowment_

Rational Choice Theory

Rational Choice Theory is an ideology for understanding socioeconomic behaviors of individuals and groups. For instance, when given a choice, a person or group will determine what is in their best interest based on pros and cons or in economic terms, ‘profit and loss.’ Their decisions can be based on probability, previous outcomes, or advice from a trusted source. Decisions could also be based on selfishness, selflessness or self-interest which is a combination of selfishness and selflessness. For example, making time to attend a church worship service with a potential spouse could build social capital with that individual while receiving spiritual guidance and inspiration from the sermon and hymns. In other words, attending worship not only benefit a person directly via relationship building and spiritual growth, but it could also benefit the church directly by a person giving of their time, talents and/or treasures (money/assets).

Why Rational Choice Theory?

Glen Llopis made a statement that is significant to why Rational Choice Theory (RCT) was selected to address legacy giving in the Black Church. Llopis says, “it surprises me how many leaders don’t spend enough time thinking about their legacy – what they will leave behind for the organization and the people they serve.”² Llopis wrote this article as a strategy to build high-performance leaders, and that ideology should be synonymous with the goals of Christian leadership. This strategy will help to

² Glenn Llopis, “5 Ways A Legacy-Driven Mindset Will Define Your Leadership,” *Forbes*, February 20, 2014, <https://www.forbes.com/sites/glennllopis/2014/02/20/5-ways-a-legacy-driven-mindset-will-define-your-leadership/#4eb33f3d16b1>.

build confidence, humility, and a sense of communal development for today and for generations that will follow.

How Choices Effect Your Giving

In a YouTube special about the Black Church entitled: “The Church Will Never Be the Same,” hosted by Rev. Dr. R. A. Vernon, he asked his Black megachurch clergy panelists, how is the giving in their churches? All four panelists and the host said that their giving was up during the COVID-19 pandemic.³ Panelist did not offer a reason why, but Ames had a similar outcome during the pandemic. What we learned was that who classify as tippers, those who give less than 5% of their income to the church, had more to give and that tithers were more generous. The logical conclusion was that when operating cost decreased and discretionary funds were more available, a church tends to have more revenue. Thus, it stands to reason that giving is tied to a choice in spending discretionary income. Or perhaps, giving is tied to scarcity realized or perceived. For instance, it would be explainable that during a health pandemic, such as COVID-19, the risk of unemployment or loss of health insurance that congregants would save more rather than give to their church, unless there are other factors guiding their decisions. Therefore, RCT can reveal some of the socioeconomic and political reasons why decisions are made individually and communally.

³ The World Church with Dr. R.A. Vernon, “The Church Will Never Be the Same with Dr. R.A. Vernon, D.Min. Covid-19 Panel Discussion,” May 10, 2020, video, <https://youtu.be/gX0CcS-JJw>.

Rational Choice Theory as a Legacy Giving Ideology

Ames United Methodist Church turned 145 years old in 2021, and in that history, they have never had a legacy giving income for operational cost for future ministries. However, they did build two additions and ultimately a new church building in the first 125 years. Yet, after the church rebuild, there was over \$100,000.00 in the bank and the leadership did not invest any of that revenue for future generations. RCT could offer some insight into that lack of forethought.

It has appealed to many psychologists that economics is the most successful of the social sciences. It is assumed that people are motivated by money and by the possibility of making a profit, and this has allowed it to construct formal, and often predictive, models of human behavior.⁴ Following the economic model then, rational choice theorists see social interaction as a process of social exchange. Economic action involves an exchange of goods and services; and social interaction involves the exchange of approval and certain other valued behaviors.⁵

Theorist Gary Browning identifies three interlinking problems to the premise that RCT is principally driven by individual choice. These are the problems of collective action, of social norms, and of social structure. For example, collective action says that people get involved with groups and organizations even when it goes against their self-interest. Which is contrary to an individual profit and lost model. Likewise, social norms involve altruistic giving based on the behaviors of others, which again goes against a person's self-interest. The insurrection at the United States Capitol in 2021 is a good

⁴ Gary Browning, Abigail Halcli, and Frank Webster, eds. *Understanding Contemporary Society: Theories of the Present* (London: SAGE Publications, 2000), 126-127.

⁵ Browning, *Understanding*, 129.

example of social norms. Yet, both social norms and collective action ‘comprise what Parsons called the Hobbesian problem of order: if actions are self-interested, how is social life possible?’⁶ Furthermore, the question of if social structures can be reduced to the actions of particular individuals is problematic within the context of individualistic theories, particularly as it relates to rational choice theories.⁷ In other words, the terminology associated to individualistic theories is inconsistent when ascribed to larger structures, such as Chick-fil-A franchise or Southwest Airlines. The employees are individuals from different cultures, yet they work and behave similarly in their work environment.

Furthermore, Browning and other theorist do not just name the problems without offering proposed solutions. In the instance of collective action, organizations sustain active members because of what Olson calls ‘selective incentives.’⁸ For example, unions attract members if they can ensure that only their members will benefit from what they are able to negotiate.⁹ Similarly, social norms emerge around trust in social interaction that can be counter to RCT. Thus, the work of Cook and Emerson has recognized that the existence of trust cannot be seen in pure rational terms. They show that the norms of trust and justice that individuals use in their actions have a moral force that runs counter to

⁶ Parsons, Talcott, *The Structure of Social Action* (New York, New York: McGraw-Hill, 1937), 89-90.

⁷ Browning, *Understanding*, 131-132.

⁸ Mancur Olson, Jr., *The Logic of Collective Action* (Cambridge, Massachusetts: Harvard University Press, 1965).

⁹ Browning, *Understanding*, 133.

purely rational decisions. The sense of obligation is real and can be felt very strongly.¹⁰

Elster also argues that norms are not ‘outcome-oriented,’ but are internalized and so acquire a compulsive character that cannot be explained in purely rational terms.¹¹ S.B. Barnes contends that norms operate through shame and guilt, rather than through rewards and punishment.¹² Thus, thoughts of shame and guilt are also evidence of repentance in the church which could explain why the Catholic church and Jewish community are more disciplined in legacy giving than other mainline denominations.

Theorist George C. Homans argues that there are no independent and autonomous social structures: “If you look long enough for the secret of society you will find it in plain sight: the secret of society is that it was made by men [sic.], and there is nothing in society but what men put there.”¹³ On the other hand, there are the unintended consequences in individual actions that define social life. For instance, the operation of market relations as seen in economic theory. Through the operations of competitive markets, it is argued that supply and demand for commodities is matched without the need for central planning and coordination. The matching of supply and demand is therefore the unplanned and unanticipated consequence of many hundreds of separate individual actions. Case in point, Elon Musk, a billionaire, purchased \$1.5 billion worth of bitcoins in 2021, which is a volatile, unsecure currency; and as a result, it decreased

¹⁰ K.S. Cook and R.M Emerson, “Power, Equity and Commitment in Exchange Networks,” *American Sociological Review*, no. 43, (1978): 721–39.

¹¹ Jon Elster, *The Cement of Society* (Cambridge, Massachusetts: Cambridge University Press, 1989), 119.

¹² S.B. Barnes, “Status Groups and Collective Action,” *Sociology*, no. 26 (May 1, 1993): 259–70, <https://doi.org/10.1177%2F0038038592026002008>.

¹³ George Homans, *Social Behavior: Its Elementary Forms* (London: Routledge and Kegan Paul Homans, 1961), 385.

the skepticism of the currency and others bought bitcoins as well. Thus, one explanation to the social structures that RCT holds in tension with individual theories are the factors and possibilities yet to be realized. One could argue that there is an essence of faith in RCT that could compel individuals and groups to trust in God. That type of trust and faith was evident in the Black community before desegregation and during the height of the Black Civil Rights movement particularly. This was introduced in Chapter Four as Black Liberation Theology.

RCT as a biblical, theological, and historical foundation for Legacy Giving

The complexity of legacy giving can be interpreted through Archer's 'vexatious fact of society.' Namely that people are ultimately responsible for the formation and transformation of society, while they themselves are partly formed and transformed while shaping society. For example, a person can be cowardly, whereas an institution cannot be, but an organization may be centralized, whilst an individual cannot be. Thus, the problem is that structures and people are interdependent, yet their properties are irreducible to one another, creating a theory for mutual influence and interplay.¹⁴

For instance, prior to the United States desegregation laws when the Black Church prospered, so did the Black community. They were interdependent on one another. This is biblically true as well. In the vine and branch parable, told by Jesus, He reminds the people that when they are with God they shall prosper (bear fruit) and when people choose to separate from God they are cut off from 'power,' wither, and die.¹⁵ That

¹⁴ Margaret S. Archer and Jonathan Q. Tritter, eds., *Rational Choice Theory: Resisting Colonization* (London: Taylor & Francis Group, 2001), 6-7.

¹⁵ John 15:1-7, paraphrased.

choice is informed by culture, benefits, losses, outcomes, preferences, etc. According to Watkins, “the central assumption of the individualist position...is that no social tendency exists which could not be altered if the individuals concerned both wanted to alter it and possessed the necessary information.”¹⁶ In other words, a major deterrent of legacy giving is not the lack of knowledge about the subject matter, but the willingness to attain wealth now and into the future mutually.

Another determinate for legacy giving is how the past effects the present. For instance, the bedrock of explaining any individual or group decisions are based on the preferences that were available during that context in history. Without that knowledge, it would be difficult to preclude why such decisions were made.¹⁷ In other words, decisions made in the past concerning the distribution of wealth can be tracked through history, but the personal preferences that determined those decisions are also tied to socioeconomic and political circumstances. For example, churches (organizations) are typically guided by mission and vision statements to foster discipleship and growth of memberships. If legacy giving was not in the vision or mission statement of the church, their stewardship praxis for future generations was probably not a priority. Likewise, the United States economy and the value of a dollar are in constant flux, so depending on the era, a church could be working from the mindset of prosperity or scarcity. Furthermore, the political climate also plays a role in legacy giving because it impacts the markets in the United States and globally. Case in point, justification for applying RCT to policy-making

¹⁶ J.W.N. Watkins, “Methodological individualism and social tendencies.” in *Readings in the Philosophy of the Social Sciences*, ed. M. Brodbeck (New York: Macmillan, 1968), 271.

¹⁷ E. Gellner, “Holism Versus Individualism,” in *Readings in the Philosophy of the Social Sciences*, ed. M. Brodbeck (New York, New York: Macmillan, 1968), 260.

continues to be an avenue for providing public services. This has resulted in the intended decline of expenditures by the public purse and instead cost-shifting to the grey sector or Black market, such as welfare services that were commonly funded by the public sector are now increasingly dependent on the altruistic acts of charity.¹⁸ Subsequently, a wise and prudent church would monitor the political climate to determine the amount of legacy giving avenues appropriate for their present operational needs, and their future ministry goals and aspirations. In addition, churches are mindful that politics and capitalism play a significant role in the markets.

Furthermore, legacy giving through the analysis of RCT is economically driven. Whereas RCT uses economist terms to describe how people make decisions, such as profit and loss, return on investments (decisions), probability, etc. So, it is practical to look at capital budgets to determine a model (program) for legacy giving. For instance, according to Baker and English,

Capital budgeting refers to the process that managers use to plan, analyze, select, and manage capital investments over a long period of time to generate cash flow, replace existing assets, and expand product lines. Capital budgeting also includes allocating funds to achieve a firm's objectives and strategic plan which is at the heart of financial management.¹⁹

Strategic planning, long-term investment decisions, and financial management are faith-institutional terms and practices associated with church stewardship. Stewardship being how congregations manage the assets and funds raised for ministry and discipleship. When good stewardship is practiced, legacy giving can play a significant role biblically, theologically, and historically. For example, scripture affirms that the 'good' leave an

¹⁸ Archer and Tritter, *Rational Choice*, 4.

¹⁹ H. Kent Baker and Philip English, *Capital Budgeting Valuation: Analysis for Today's Investment Projects* (Hoboken, New Jersey: John Wiley and Sons, 2013), 1-2.

inheritance to their children's children, but the sinner's wealth is laid up for the righteous.²⁰ When the Black Church (community) faithfully and fervently gave to higher education to create historic Black colleges and universities, and the United Negro College Fund, those institutions would teach future leaders like Martin Luther King, Jr., Howard Thurman, and Kamala Harris, to name a few influential people in U.S. history. Furthermore, when legacy giving is a priority and necessity in the Black Church, generational wealth liberates the oppressed and poor to be self-sustaining and contributors to the world economy, thus bolstering pride, hope, and aspiration for the Beloved Community for all people.

H. Kent Baker and co-writers identify three complementary organizational dimensions that engage Capital budget decision-making for legacy giving:

First, the cognitive dimension of comprehending and realistically understanding the context of financial decision making. Second, the organizational dimension that explores the specific socioeconomic contexts where that decision-making process takes place. Third, the institutional dimension that considers alternative criteria of decision making that can influence the cognitive and organizational perspectives.²¹

As such, the bible says, 'Yet, O Lord, you are our Father; we are the clay, and you are our potter; we are all the work of your hand.'²² No two handmade pots are alike, therefore all human beings are unique. That uniqueness implies that although a group of people could receive the same information, at the same time, individuals could still draw different conclusions. Couple that with the socioeconomic history of a person's past and present reality could determine their judgement about said information. Additionally, the

²⁰ Proverbs 13:22.

²¹ Baker and English, *Capital Budgeting*, 422-423.

²² Isaiah 64:8.

institutional limitations placed on said information and the decision made by a group are influenced. Thus, interpreting the comprehensive, organizational, and institutional parameters of a legacy giving program could seem daunting and overwhelming, which might explain why it has not been explored in some churches. However, the potential of legacy giving should encourage church leadership in the efficacy of its generational impact for ministry and discipleship.

From a leadership vantage point, rational choice and legacy giving are also not arbitrary. Legacy giving is cultural for highly effective churches. According to Clif Christopher,

When I look at churches that have outstanding financial stewardship, I almost always see a culture that espouses high expectations for its membership in all areas of discipleship and stewardship. Membership is expected to give of their time, talents, and treasures in worship, fasting, prayer, societal activities outside the church, and tithing faithfully. Likewise, statistics are telling us that people tend to leave low expectation churches to go to high expectation ones rather than the reverse.²³

The research that supports Christopher's observations are undeniable particularly in the United States amongst churches that teach, preach, and expect relational giving. Such as in a person who gives according to their understanding and trust in God when they decide on how to give. Unlike the prosperity gospels that operates on reciprocity, legacy giving looks beyond self to communal and generational wealth for the other, 'the least of these.'

Likewise, Christopher contends that year-round stewardship classes directed at new members work better than for existing members. Existing members are reluctant because it could expose them as non-tithers. Thus, when giving classes are required as a

²³ , J. Clif Christopher, *Not Your Parents' Offering Plate: A New Vision for Financial Stewardship* (Nashville, Tennessee: Abingdon Press, 2015), 122.

part of the church culture, one will find that established members will soon gravitate to stewardship.²⁴ Fortunately, RCT has an element of repentance so the possibilities of changing the existing culture to legacy giving is optimistic.

In Christopher's book, *Not Your Parents' Offering Plate: A New Vision for Financial Stewardship*, nine principles for building a highly-effective giving culture are offered:

Ensure leaders are stewardship disciples; have weekly testimonials; have regular ongoing Christian financial planning classes; preached directly on money four times a year; target and market your correspondence; spend more time with major donors; write ten thank you notes a week; review individual giving once a month; and never send out a line-item budget again—instead use a mission budget.²⁵

Compiled, these principles could provide a biblical, theological, and historical context for a church legacy giving program. However, faced with constant change and the most recent 2020-21 health (COVID-19) pandemic and ongoing human rights (Black Lives Matter) pandemics, these principles would also require a new mindset.

For the past two decades, organizations have been grasping for ways to deal with the alarming rate of change they are experiencing, both internally and in the marketplace. We have developed countless methods for managing change and, despite a completely abysmal record of results, we continue to see that the issue is not one of method but of mindset (choice).²⁶ Gil Rendle offers a biblical character, Nashon, son of Amminidab, as such an example for required leadership:

²⁴ Christopher, *Not Your Parents'*, 135-136.

²⁵ Christopher, *Not Your Parents'*, 125-148.

²⁶ Alpesh Bhatt, *The Triple-Soy Decaf-Latte Era: How Businesses and Organizations Are Fundamentally Transforming* (San Bernardino, California: The Center for Leadership Studies, 2012), 5.

The Midrash, scholars that give details beyond Hebrew biblical text,²⁷ tell the story of leaders of the tribes of Israel who gathered at the water's edge, sat down, and argued with one another about who would go into the Red Sea first. Action was needed, but the leaders did what they knew how to do and had a committee meeting instead. Apparently, no decision was forthcoming, and anxiety and fear grew and grew. Waiting for a decision no longer, Nashon, son of Amminidab, simply remembered why they were there and the promise that brought them there, so he stood up and began to walk into the water.

As the story is told, he walked into the water up to his ankles and the waters did not part. He walked into the water up to his waist and the waters did not part. Up to his shoulders, up to his chin, and the waters did not part. He continued. As he took the step that would have put his nose under water, the waters parted.²⁸

Nashon made a choice that was in his self-interest that did not seem rational, yet necessary to show his trust in God's promises. He made this choice one step at a time based on a vision into the future. His faith and trust in God's economy, the promised land, is foundational to legacy giving. Thus, the goal is to persuade the leadership that commonly talks about making significant changes and cutting new territory should abandon making incremental improvements to what no longer works well.

This is what Ron Heifetz identifies in his classic book on leadership as the “gap between aspirations and reality.”²⁹ For instance, if one wants to start a debate in a church meeting, bring up the subject of budgets, stewardship, or the economy. Hence, the ideology of giving money to a generation or ministry that has yet to be born, will certainly need Nashon leadership; that is leaders who can embrace in mind, body, and soul why the church exists. Rendle writes, “the trends of increasing generational

²⁷ Lawrence Kushner, *God Was in This Place and I, I Did Not Know* (Woodstock, Vermont: Jewish Lights, 1994), 15.

²⁸ Gil Rendle, *Quietly Courageous: Leading Change in a Changing Church* (Lanham, Maryland: The Roman and Littlefield Publishing, 2019), 3-4.

²⁹ Ronald Heifetz, *Leadership Without Easy Answers* (Cambridge, Massachusetts: The Belknap Press of Harvard University Press, 1994), 99.

disinterest and trends of cultural irrelevancy of organized religion continue unabated. Something more is needed. Leaders must change from good leadership to quiet, courageous, purposeful (narrative) leadership.”³⁰

Rendle offers five lessons about narrative leadership. The first is that the quietly courageous leader must begin by telling the honest story of the current reality.³¹ For example, the United States was founded on the commerce of slavery, and systemic racism has kept that reality flourishing. While ill founded, the same government-sanctioned institution for the slave market known as Wall Street³² could also be the avenue for asset building to liberate the Black Church and community, if legacy giving is adopted into their vision and missional goals. In other words, capitalism could liberate Blacks from poverty into self-sustaining communities of hope, discipleship, and generational wealth. It has already been proven in the Greenwood Community in Tulsa, OK, the Hayti Community in Durham, N.C., Jackson Ward in Richmond, VA, and the Fourth Avenue District in Birmingham, AL.

The second lesson of narrative leadership is that the quietly courageous leader must also break down or deconstruct the old story that held everything in place.³³ The third lesson of narrative leadership is naming, interpreting, and categorizing things in ways that offer explanations for why things have happened and what might be expected

³⁰ Rendle, *Quietly Courageous*, 4-5.

³¹ Rendle, *Quietly Courageous*, 226.

³² “Wall Street Timeline,” History, January 3, 2019, <https://www.history.com/topics/us-states/wall-street-timeline>.

³³ Rendle., *Quietly Courageous*, 226.

in moving ahead.³⁴ In other words, it is not enough to know about the political and socioeconomic systems that have created oppression and poverty; persons must also know why they still exist today.

Moreover, the fourth lesson of narrative leadership is that leaders must help others find themselves in the story. Finding oneself in a story requires that the story be both understandable and ‘livable.’ The leader must be authentic and vulnerable so that the people can see themselves living the story along with the leader.³⁵ The fifth and final lesson of narrative leadership is leaders must be able to connect the next identifiable steps to the larger story of meaning, purpose, and possibility. A narrative that carries the hope of a redefined future, but also points with the same conviction to the next proximate steps in the wilderness that are worth the journey because of the advancements that can be made or because of the new learning that will be provided.³⁶

Thus, combined, Rendle and Christopher offer a framework for developing a legacy giving ideology that is vitally important to the leadership of the church. That is also understandable because 80% of most congregations are more like sheep (followers) than shepherds (leaders).³⁷ A reality that good leadership must identify early when developing a program for legacy giving that is new and risky.

Herwig Pilaj addresses that risk in the marketplace through a concept he calls nudging. Nudging encourages responsible investors a choice architecture for ethical

³⁴ Rendle, *Quietly Courageous*, 227.

³⁵ Rendle, *Quietly Courageous*, 227.

³⁶ Rendle, *Quietly Courageous*, 228.

³⁷ Stephanie Samuel, “Churches Dilemma: 80 Percent of Flock is Inactive,” *Christian Post*, June 26, 2011, <https://www.christianpost.com/news/authors-pastors-must-go-after-lost-sheep-to-increase-church-participation.html>.

decision-making. Pilaj proposes a hypothesis and solution to influence policy-makers.

Pilaj contends that

homo economicus paradigm deprives policy-makers of powerful tools to mitigate market failure. In the case of low Sustainable and Responsible Investment (SRI) participation, investors' cognitive limitations and psychological biases are the source of inefficiency. This means that low SRI participation may be classified as a form of behavioral market failure, and as such, may be remedied by an improvement in choice architecture or 'nudging' to produce a greater integration of ethical considerations in financial practice.³⁸

However, with the United States law of Separation of Church and State, the Freedom of Religion and other choices that factor into what is 'ethical,' what would serve as the baseline for policy-makers in open market investments? On one hand, Sunstein's position is that being against nudges is a literal non-starter, as choice architecture is omnipresent. There is no such thing as neutral design or neutral information. Consequently, as long as freedom of choice is preserved, why not implement the version which is in the best interest of individuals and society?³⁹ On the other hand, the notions of liberty and freedom of choice are not without pitfalls.⁴⁰ If liberty means the ability to do what one actually wishes, then manipulating those wishes is, by definition, liberty-preserving. Thus, some critics claim that nudges are merely paternalism in disguise⁴¹ and thus are not

³⁸ Herwig Pilaj, "The Choice Architecture of Sustainable and Responsible Investment: Nudging Investors Toward Ethical Decision-Making: JBE," *Journal of Business Ethics* 140, no. 4 (2017): 750, <http://dtl.idm.oclc.org/login?url=https://www-proquest-com.dtl.idm.oclc.org/docview/1879356014?accountid=202487>.

³⁹ Cass R. Sunstein, "The Storrs Lectures: Behavioral Economics and Paternalism," *The Yale Law Journal*, 122, no. 7 (2013): 1826–1899.

⁴⁰ A. K. Sen, "Rational Fools: A Critique of The Behavioral Foundations of Economic Theory," *Philosophy & Public Affairs*, 6, no.4 (1977): 317–344.

⁴¹ T. Grüne-Yanoff, "Old Wine in New Casks: Libertarian Paternalism Still Violates Liberal Principles," *Social Choice and Welfare*, 38, no.4 (2012): 635–645.

liberty-preserving.⁴² Conversely, Sunstein suggests that “...there is an emphatically moral argument for certain kinds of paternalism that introduces an obligatory SRI question into advisory protocols, making it liberty-preserving and ethically sound.”⁴³

In the Black community particularly, paternalism in investments would be a major concern. Because historically Western Christian morality has favored White people more, therefore, how ethics are defined by policy-makers would be heavily scrutinized.

However, Sunstein is correct in that ‘certain kinds of paternalism like preventing racial, gender, or age biases in investing is a universal imperative. This argument for nudging as being ethical also invites two more questions by Pilaj. One, to what extent do social desirability, bias, or social pressure undermine the case for use of a mandatory SRI question? Because respondents tend to answer questions in such a manner that they will be viewed favorably by others which plays into social norms.⁴⁴ For instance, most law-makers are beholden to those who fund their re-election and sadly that is not always their constituents but corporations. Two, how ethical can investments be? In practice, a clear demarcation line between SRI and conventional investments is unlikely, nor are we likely to see “the end of SRI.”⁴⁵ Thus, the use of SRI is the obvious approach to expressing and promoting ethical values in investment decisions.⁴⁶

⁴² P. G. Hansen and A. M. Jespersen, “Nudge and The Manipulation of Choice: A Framework for The Responsible Use of The Nudge Approach to Behavior Change in Public Policy,” *European Journal of Risk Regulation*, (2013):3–28.

⁴³ Cass R. Sunstein, *Why Nudge? The Politics of Libertarian Paternalism* (New Haven: Yale University Press, 2014), 23.

⁴⁴ Pilaj, “The Choice Architecture,” 751.

⁴⁵ R. H. Thaler, “The End of Behavioral Finance,” *Financial Analysts Journal*, 55, no. 6 (1999): 12–17.

⁴⁶ Pilaj, “The Choice Architecture,” 751.

In other words, while the aspiration of nudging, Sustainable and Responsible Investments, would have a slow and minimal impact on the markets, if they continue, faith communities would be more probable in investing. However, that does not prevent congregations from choosing morally sound investments in the meantime. In fact, to wait would be unwise, impractical, and unfaithful stewardship of wealth intended for future generations. It would resemble the biblical story of the servant that buried the talent instead of investing it as the master wanted.⁴⁷

Conclusion

While interviewing Mark Lewis, the founder and C.E.O. of POISE Foundation, he said, Reverend, “the Bible teaches us that there is nothing new under the sun, particularly when it comes to money. The only thing that Blacks struggle with when it comes to parting with money, boils down to four simple things: choice, will, trust, and sacrifice.”⁴⁸ Rational Choice Theory offers suggestions to overcome Lewis’ perceptions in developing a legacy giving program for the Black Church.

First the issue of choice itself. For a legacy giving program to be adopted within a preexisting context, a strategic selection of tithers, narrative leaders, and young adults are needed. Tithers because they have a history of sacrificial giving and biblical stewardship practices. Narrative leaders because they have the social capital and shared stories to move bystanders and people on the margins for change. Lastly, young adults because the church begs for their voice, involvement, and their courageousness to sustain Black lives.

⁴⁷ Matthew 25:24-28.

⁴⁸ Mark Lewis, interview by author, Baltimore, Maryland, November 17, 2020.

Second is the issue of will. The brain contains imagination, morality, sensuality, mathematics, memory, humor, judgment, religion, as well as an incredible catalog of facts and theories and the common sense to assign them all priority and significance.⁴⁹ The will to prioritize, value, and affect change has been historically and theologically proven for Black Americans for centuries. What has hindered that will in recent Black history is the lack of urgency and ignorance to the power of financial literacy and organized money that was prevalent in communities like Black Wall Street, an example that Blacks knew how to organize people and organize money during segregation. However, what has happened since desegregation is the abandonment of poor Black communities by affluent Blacks who could move to better neighborhoods. The affluent need to be reminded of their culpability in impoverishing Black communities. Moreover, any failure by the Black community to not become entrepreneurial thinkers, those who take responsibility, ownership, and mitigate risk to all decisions in life, could result in a second slavery for Black people.⁵⁰ Thus, nudging via guilt, urgency, and redemption could inspire legacy giving to ‘liberate the oppressed and set the captives free.’ After all, charity begins at home⁵¹ and it also inspires hope that the Black community desperately needs.

Third, the issue of sacrifice can be revitalized through theological, historical, and biblical foundations. Preachers and leaders in the Black Church need to model communal

⁴⁹ Paul Brand and Phillip Yancey, *In His Image* (Grand Rapids, Michigan, Zondervan, 1997), 128–29.

⁵⁰ Brother Jeff, “Black People are Heading into a Second Slavery,” July 29, 2018, video, https://youtu.be/-d916hab0KQ_

⁵¹ 1 Timothy 5:8.

salvation. As the facts show, RCT is not purely about personal choice (individual salvation); rather, RCT is influenced by institutional, cultural, and faith factors that legitimize that legacy giving is a communal decision. The establishment of the United Negro College Fund and how it is still paying dividends today for change agents in the U.S. and globally is an example.

Finally, is the issue of trust. It has been said that it can take years to build trust and minutes to lose it. Therefore, careful choices in research, presentations, and execution of a legacy giving program are essential for success. On one hand, there is the urgency for a legacy giving program because the wealth gap is getting wider in the U.S. and will be harder to close with delays. On the other hand, impatient execution could diminish trust in influential leaders and thus hinder a legacy giving program within the Black Church. Thus, with every considerable effort, utilizing biblical, historical, theological, and the RCT model, a legacy giving program for a Black Church could liberate the poor and oppressed to freedom of mind, body, and soul to enact the Beloved Community.

CHAPTER SIX

PROJECT ANALYSIS

Introduction

What is at stake if the Black Church does not adopt a comprehensive legacy giving program into the 21st Century? That question is at the heart of this project's attempt to uncover the biblical, historical, theological, and interdisciplinary foundations for a legacy giving program. According to Pew Research, most Black American's identify with being protestant¹ and "most of the unaffiliated Blacks attribute the Black Church with improving racial equality."² The challenge is that the Silent Generation and Baby Boomers, who contribute the most substantial percentage of the Black Church's income is slowly dying off. Thus, while the Black Church reinvents itself as being relevant to Millennials, Gen X, and Generation Z (trying to pay college debt), the Black Church is going to need income to continue the work of discipleship, socioeconomic liberation, and racial justice that "supports and develops community-wide plans aimed at expanding economic opportunities for racial-ethnic persons and women specifically in

¹ David Masci, Besheer Mohamed and Gregory A. Smith, "Black Americans Are More Likely Than Overall Public To Be Christian, Protestant," Pew Research Center, April 23, 2018, <https://www.pewresearch.org/fact-tank/2018/04/23/Black-americans-are-more-likely-than-overall-public-to-be-christian-protestant/>.

²Jeremy Weber and Morgan Lee, "The Black Church, Explained by Pew's Biggest Survey of African Americans," Christian Today, February 16, 2021, <https://www.christianitytoday.com/news/2021/february/Black-church-african-american-christians-pew-survey.html>.

the areas of housing, banking, and employment practices.”³ That income can be obtained through legacy giving.

Fortunately, the biblical, historical, theological, and empirical data from this research suggests that the Black Church can renew its relevance and therefore promote legacy giving through Black power. Black power is attractive to Millennials, Gen X and Gen Z as reflective in the Black Lives Matter Movement, and it is historically the foundation of the Black Church’s impact on the Civil Rights Movement of the 1950s - 1970s. Power being organized people and organized money that gives a group or organization the ability to act and impact their community. Thus, this project was designed to look at one Black Church’s history to determine its current will and power to organize and implement a legacy giving program for generations into the future.

Ames United Methodist Church of Bel Air, Maryland is that church. Ames, over 145 years old, was primed for a legacy giving exploration and implementation after the two pandemics in 2020 (e.g., the COVID-19 health crisis and the televised inhumanity by a White police officer murdering an unarmed Black man—Mr. George Floyd). COVID-19 revealed the disparity in healthcare, education, and unemployment for Blacks; and George Floyd’s death highlighted the need for America to face its history of prejudice and racism. For Ames, this meant taking an introspective look on their history of power by giving of their time and talents to address the needs in their community in the areas of education disparity, hunger, and organizing for socioeconomic impact. Ames introspection in 2020 also included a history of giving their treasures (finances) for short-

³ C. Anthony Hunt, “Ten Ways to Build Beloved Community,” in *Building Beloved Community: The Beloved Community Toolkit* (Bel Air, Maryland: Self-published, 2018), 19.

term projects like capital campaigns for building projects varying in size and complexity, to increase their discipleship space.

Subsequently, the two recent pandemics also awakened a sense of urgency in AUMC which resulted in three outcomes. One, to support a Title 8 school with laptops because the Harford County Education system was not prepared for home schooling during COVID-19. Two, Ames was inspired to fight for social justice and police reform materially, vocally, and physically at rallies, townhalls, and testified at the Maryland state capital after watching the death of George Floyd. Finally, Ames quickly learned that to sustain their meaningful work, more income would be needed beyond pocket giving into the future. Thus, they were primed to discuss and make legacy giving a part of their vision and mission for longevity and relevance in Harford County, Maryland. After completion of the focused training on legacy giving, Ames participates will draft their first legacy giving program for expenses, benevolences, and programs that will benefit AUMC and the community for generations to come.

Methodology

When Mark Lewis, President and Chief Executive Officer of POISE Foundation, was asked, what will it take for a Black Church to implement a legacy giving program that includes the six cornerstones for generational wealth (e.g., real estate, businesses, annuities, precious materials, equities and foreign currency), his reply was simply this—“Reverend, there is nothing new under the sun when it comes to creating generational

wealth through legacy giving as a family or an organization. In both scenarios it boils down to a choice to achieve it and the perseverance to maintain that choice.”⁴

Rational Choice Theory (RCT) was the interdisciplinary foundation that informed the approach to develop a legacy giving program for AUMC. RCT is an ideology for understanding socioeconomic behaviors of individuals and groups based on self-interest, affiliations, faith, guilt, education, and their best choice based on pros and cons or as described in economic terms as ‘profits and losses.’ Decisions are also based on probability, previous outcomes, or advice from a trusted source. For example, the Black Exodus in the 1960s and 1970s was a choice to leave predominately Black neighborhoods to live in other communities with better schools, homes, grocery stores, and a sense of success. The lyrics to the sitcom ‘The Jeffersons,’ in the 1970s, is symbolic to why people moved from the Black communities:

Well, we're movin' on up (movin on up)
 To the east side (movin on up)
 To a deluxe apartment in the sky.
 Movin' on up (movin on up)
 To the east side (movin on up)
 We finally got a piece of the pie.
 Fish don't fry in the kitchen;
 Beans don't burn on the grill.
 Took a whole lotta tryin'
 Just to get up that hill.
 Now we're up in the big leagues
 Gettin' our turn at bat.
 As long as we live, it's you and me baby
 There ain't nothin wrong with that.⁵

⁴ Mark Lewis, interview by author, Baltimore, Maryland, November 17, 2020.

⁵ Jeff Barry and Ja'net, “Movin’ on Up,” *The Jeffersons*, Lyrics on Demand, Accessed June 16, 2021, <http://www.lyricsondemand.com/tvthemes/thejeffersonslyrics.html>.

Unfortunately, the last verse of the lyrics, “There aint nothin wrong with that,” is a symptom of why Black Churches and Black communities are struggling today. Their choice to leave Black communities also removes the income and tax base to create better schools, health programs, markets, and human services, that makes a community livable and less susceptible to crime and poverty. In other words, when Black wealth leaves a community, it gives poverty and crime the opportunity to move in and neighborhoods decline. Furthermore, where Blacks spend their money today and into the future is also a choice. What remains to be seen is how Black economic choices can be directed back to the Black Church so that it can again be relevant for community development, which legacy giving plays a major role for generational wealth.

Thus, a focused training model for legacy giving was designed to educate a focus group on how to establish and maintain a legacy giving program at Ames. That focus group drafted a planned giving strategy for generational wealth at Ames for their families, the church, and ultimately for the community. The focus group for this project was selected based on their giving habits, bible study attendance, their influence in the church, age, gender, and their level of education. The six-week training model was designed to survey, before and after, the participants propensity to develop a legacy giving model for a Black Church. Essentially, the group was selected with Nashon and narrative leadership qualities.

A focused training approach was selected for three reasons: context, history, and social capital. In 145 years of ministry, Ames has had thousands of members, guests, and pastors with various economic and educational backgrounds. Therefore, knowing their history and working with key stakeholders was crucial to doing something new in this

next chapter of growth and longevity for the church. Establishing social capital was primary to this project's presentation. Second, Ames has been in the "capital" of Harford County (Downtown Bel Air, Maryland) since its beginning in 1867 and has never relocated despite being landlocked. This was a conscientious choice for decades because at various times pastors have encouraged the congregation to relocate, but they chose to stay. It has been important for generations to remain in the capital as a landmark and as a symbol for Black stability and power in a county that was the last to integrate public schools in Maryland's history⁶. This fact is significant because most of the members have been educators. A focused training was also ideal for a context that operates like a family structure. For example, key stakeholders, like parents, despite pastoral leadership can promote, stall or derail progress if they are not in favor of the vision and mission for the congregation (family). Thus, navigating the institutional relationship processes were vital to the project's outcome and cooperation of the focus group.

Implementation

After identifying over fifteen people to participate in the focus group, an invitation was sent to determine who was interested in learning about the vitality of a legacy giving model for a Black Church. After about three weeks of yes, no, and not now replies, ten people agree to participate in the project. They were given consent forms and two weeks to read, pray, and discern if they were still interested in a six-week

⁶ David Anderson, "Harford County's Segregated High Schools Held Their Last Graduations 50 Years Ago," *The AEGIS Newspaper*, June 8, 2015, <https://www.baltimoresun.com/maryland/harford/aegis/ph-ag-last-consolidated-schools-class-0603-20150608-story.html>.

commitment to draft a legacy giving program. The success of the project would be determined if the legacy giving program is drafted.

Week one included a one-hour session with questions and answers. The focus group was introduced to an abbreviated biblical, historical, and theological foundation as to why a legacy giving model is needed at AUMC and for the Black Church. The project was presented in conceptual format for forty minutes and the remaining fifteen minutes for questions and answers. A conceptual presentation was selected as not to insult the participants' who had been members for over two decades or to overly sell the idea to those with prior knowledge of legacy giving. This allowed the question-and-answer period for more interaction and detailed descriptions of what a legacy giving program would do for Ames. Due to the limited amount of follow-up questions and the pre-survey results, it was evident that some were familiar with legacy giving and generational wealth, but the majority was not familiar to the extent of what they would learn in the weeks that followed.

For week two, the focus group engaged in watching a documentary entitled, "Generation One, The Search for Black Wealth." The title was appropriate and iconic because this would be the first generation at Ames to explore legacy giving as a vision and mission for the church. Likewise, the content proved to be enriching and inspiring to the focus group. The extent of their learning will be covered in the Summary of Learnings. During week three, each focus group member completed a questionnaire to create their own personal money autobiography. Each question had a specific purpose. (See Appendix A)

For week four, POISE Foundation's CEO, Mark Lewis, presented a one-hour presentation with questions and answers on how to create a journey to a legacy giving program. The 'Taking a Trip' analogy was ideal for the focus group because creating a legacy giving program seemed intimidating at first. For instance, the goals of the team or church could be aggressive or moderate. The modes of raising generational wealth could be diverse or singular in focus. The giving context could be healthy or unhealthy, etc. Furthermore, the journey analogy was simple enough to be understanding, yet informative enough to be thought provoking. An unabridged version of the journey presentation will be in Appendix C. AUMC modified the original journey presentation for their unique context in week six of project.

Week Five included one-on-one one-hour interviews for each participant, however, most interviews ranged between forty to forty-five minutes. The post-survey, personal money autobiography questionnaire, and five one-on-one presentation enhancement questions were discussed during the interviews. These questions were used to determine educational growth, inspiration, and discernment as it related to continuing as a legacy giving team member and being an advocate to the congregation. The relevance of each question will be covered in the summary of learnings and conclusion.

Finally, for week six, the focus group met for four hours to draft a legacy giving journey that was unique to AUMC, with added journey ideas. Step by step questions were answered using individual index cards for each question on the journey. The answers were charted to find synergy in the responses to draft a legacy giving program. The focus group also created an obstacles and opportunities chart to address potential

congregational concerns and questions (see Table 1). The draft legacy giving program is detailed in the summary of learning.

Summary of Learning

Pre and Post Survey Questions

Question 1: “How do you define ‘legacy giving’?” This question surveys focus group’s knowledge of legacy giving. The result was that eight out of ten or (80%) of the participants were not familiar with the term ‘legacy giving,’ or the more secular term ‘planned giving.’ However, after the presentations, nine out of ten or (90%) of the participants understood the similarity and why biblically, legacy giving is a more appropriate term for a church model. The ‘Generation One’ documentary will highlight this even further.

Question 2: “Have you or your family engaged in any modes of ‘legacy giving’?” This question surveys the depths of the focus group’s knowledge of legacy giving and have they been put into practice. The result of the survey yielded that two out of ten or (20%) of the participants had some form of legacy giving experience in their families. Those two also had used real estate and business ownership or annuities to build generational wealth.

Question 3: “Have you received any education on legacy giving here at Ames UMC? If so, when? What was the nature of such instruction?” This question surveys when and if the focus group had any knowledge of sacred corporate legacy giving and what could have prevented a legacy giving board at AUMC in the past. Two or (20%) of the participants heard about life insurance as a form of ‘planned giving’ to Ames.

However, it is not surprising that Ames has never considered legacy giving in their vision or mission statements because the conversation about estate planning or generational wealth is rare in Black families and discussing death benefits is almost offensive as a gift to the church. The Generation One documentary and Mark Lewis both cited that lack of knowledge for most Black Churches in the last 50-years. On the contrary, Jewish, Catholic, and predominately White faith institutions are more culturally and economically knowledgeable about estate giving as a discipline of their faith.

Moreover, Giving USA conducted a study on Leaving a Legacy in 2019 and the results were staggering and surprisingly no religious organizations participated although they receive the largest portion of charitable giving. From a potential survey pool of 8,754 donors, the final sample respondents were 862 donors.⁷ The results were that most respondents (93.1%) identified as White, Christian (51.7%); with a high educational attainment (bachelor's to doctoral or professional degree) (90.4%), and a household net worth, including home of \$1,000,000.00 - \$4,999,999.00. Whereas 0.9% respondents identified as Black.⁸ Furthermore, the top three reasons for giving were: The cause was personally important to them; Their belief that the nonprofits make a significant impact; and ability to leave a larger gift in death than able to make in life.⁹ Thus, it is more a matter of education, income, and choices that have prevented or hindered generational wealth within the Black Church and Black communities.

⁷ Elizabeth J. Dale, *Leaving A Legacy: A New Look at Today's Planned Giving Donors*, *Giving USA Special Report* (Chicago, Illinois: Giving USA Foundation, 2019), 25-26.

⁸ Dale, *Leaving A Legacy*, 99-101.

⁹ Dale, *Leaving A Legacy*, 60.

Question 4: “Have you received any education on legacy giving while attending grade school and/or college? If so, when? What was the nature of such instruction?”

What is taught in these institutions teaches or reinforces the secular and family values about giving. No one in the focus group was taught legacy giving or planned-giving in grade school or college. The focus group’s age range was early thirties to mid-eighties. This is two generations of Blacks that received no education on the value of generational wealth, which is the bedrock of the United States economic power dynamic. However now that AUMC is aware, inspired, and encouraged by this focus group, they will be ambassadors for legacy giving; thus, increasing the potential and impact to contribute more to the United States socioeconomic paradigm is plausible for several generations.

Question 5: “What does the Bible say about Legacy Giving?” This question surveyed focus group’s familiarity with the project’s biblical foundation for legacy giving. In the post-survey no one cited an actual scripture related to legacy giving. Two out of ten or (20%) of the participants did mention the word stewardship, however, that is not an actual biblical term. After three weeks of presenting, eight out of ten or (80%) recited Proverbs 13:22a or a facsimile. Additionally, nine out of ten or (90%) of the participants agreed during the one-on-one interviews that legacy giving should be a discipline of the church, like tithing and fasting. One person did not remember any of the scriptural references but felt that leaving an inheritance would be beneficial to their families. They also offered this practical and thoughtful statement—“if you don’t leave an inheritance for your children, your death can be very messy and stressful when estate planning is not executed properly.”

Question 6: “How has your relationship with God been influenced by your relationship with money?” This question determines if using biblical teachings had influenced their giving habits and values. The post-survey answers to this question offered a range of answers. However, they can be summarized into three categories—tithing, provision, and discipleship. For example, half of the focus group associated their relationship to God to tithing that was taught to them by their parents or in Sunday school, with one of the participants literally quoting Malachi 3:10, “‘Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the LORD Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.’” Thus, their connection to God was relative to financial giving. Four out of ten or (40%) of the participants associated their relationship to God through provisions, Jehovah Jireh, God their provider. Some gave examples of how they were blessed financially in only a way that could be described as a miracle. One participant described their relationship to God and money as a means for building God’s kingdom through discipleship. For this participant, money was a tool to provide programs and ministries to lead others to God. Moreover, one participant could not articulate how God and money are related in their interaction with God, but after the presentation they could not ignore that giving for future generations is vital to the Black community’s survival and vitality.

Question 7: “What is Black Wall Street? Why is its history significant in 2021?” This question surveys focus group’s awareness of a model for Black economics and Black wealth. Eight out of ten or (80%) of the participants knew nothing about Black Wall Street and the remaining two or (20%) of the participants knew about Black Wall

Street but did not associate it as a model for legacy giving today. During their one-on-one interviews' ninety percent (90%) participants were enthusiastic about the potential of creating a Black economic model for generational wealth because a Black Tulsa community had a historical roadmap that was successful. Likewise, in May-June 2021, there were several televised specials on Tulsa, Oklahoma and Black Wall Street that has heighten the energy to pursue legacy giving via Black economics. The one participant that was not enthusiastic about Black Wall Street overlooked the video references and the presentations, however, they still understood the importance of self-empowerment that comes with supporting Black owned business.

A Documentary on Generational Wealth

“Generation One: The Search for Black Wealth” illustrated the historical and modern modes for legacy giving. The documentary “Takes a hard look at the numbers, giving historical context to early wealth creation in the Black community and tapping the expertise of the nation's top financial experts to weigh in not only on how Blacks fell behind, but surefire strategies families can implement to begin building a strong financial legacy for generations to come.”¹⁰ This documentary also offered a wealth of biblical compliments to this projects thesis to include the following:

The good leave an inheritance for their children's children¹¹; The people suffer [are destroyed] for the lack of knowledge¹²; But remember the Lord your God, for it is he who gives you the ability to produce wealth, so confirms his covenant,

¹⁰ *Generation One: The Search for Black Wealth*, produced by Lamar Tyler and Ronnie Tyer, (Tyler New Media, 2015), DVD.

¹¹ Proverbs 13:22a

¹² Hosea 4:6

which he swore to your ancestors, as it is today.¹³; ...Take possession of the land which Jehovah your God gave you¹⁴; Do not be conformed to this world, but be transformed by the renewing of your mind, that by testing you may discern what is the will of God, what is good, pleasing and acceptable.¹⁵

These scriptures being recited by highly education Black wealth professionals was invigorating to hear, and their comments were insightful and equally informative. A summary of their education is to follow:

David Anderson, an entrepreneur, and founder of Empowerment Radio Network offered strong criticism on Black wealth. He stated that, “We (Black folks) need a better acumen towards inheritance and not be so focused on possessions because that’s our downfall.”¹⁶ Black Americans are a trillion-dollar consumer industry. If Blacks were to reinvest in one another, through business ownership and real estate, 1/3 of a diverse wealth portfolio, generational wealth would come naturally. It is mathematics. Blacks need a place to live and a place to work thus buy Black. The remaining two-thirds of a diverse wealth portfolio (precious metals, annuities, equities, and foreign currency) could be attained in legacy giving investments. Mr. Anderson also said that “success is a choice, and it leaves clues therefore we should read about wealthy investors and their autobiography; and the Holy Grail for investments is *Rich Dad Poor Dad* by Robert Kiyosaki and Sharon Lechter.”¹⁷ Mr. Anderson’s insights were not only accurate, many of the resources he mentioned are used worldwide in wealth building principles.

¹³ Deuteronomy 8:18 NLT

¹⁴ Joshua 1:15

¹⁵ Romans 12:2

¹⁶ David Anderson, interviewed by Lamar Tyler, *Generation One: The Search for Black Wealth* (Tyler New Media, 2015), DVD.

¹⁷ Anderson, *Generation One*.

Dr. Boyce Watkins, PhD, author, political analyst, professor, and social commentator shared five keys to generational wealth. One, the need to move to self-sufficiency which requires interdependency. For example, if you wanted to attend a rally for social justice and your employer told you to stay at work or be fired, your wealth would determine your options to stay or leave. Two, save more money than you spend is a simple formula to growing wealth. Three, diversity in income streams is necessary. Multiple income stream is also biblical (Ecclesiastes 11:1-2). Four, generational wealth is more than money, it can also be education that is passed on to the next generation on healthy spending habits and multiple revenue streams. And fifth, attain life insurance that subsidizes the income that your family loses upon your death, as well as increases their net worth. It is called life insurance for the living, not burial insurance for the dead. Watkins also said that “Whites give their children a down payment on their home and their higher education is paid. Furthermore, Blacks should be discussing wealth at the dinner table as part of the values and vision for a family [and church]. In short, if Blacks walk away from education, it is like walking back into slavery.”¹⁸

Deborah Owens, author, wealth coach, host, and executive of Wealth Lifestyles on NPR, shared her principles to 7 Wealthy Habits. One, The Habit of Adding Values--Generosity breeds more generosity. While this may not apply in all financial interactions, it does foster and inspire reciprocity in giving habits. Two, the Habit of Leveraging Your Unique Strengths--when you become an expert in your field, people will pay you for that knowledge. Three, the Habit of Lifelong Learning and Increasing Your Financial

¹⁸ Boyce Watkins, interviewed by Lamar Tyler, *Generation One: The Search for Black Wealth*, (Tyler New Media, 2015), DVD.

Acumen--Blacks must understand how money works and how it grows to include “the law of 72.” The law of 72 says that if you deposit money into a bank account once and do not remove it, multiply their annual interest rate on that account by 72 and that is how long it takes the deposit to double in years. Four, the Habit of Setting and Achieving Goals-- People do not plan to fail in life, they fail to plan for the future. For example, retirement should be another term for financial security. Thus, these are good goals for your family:

- a. Establish an emergency fund (3-6 months of funds available if loss of income)
- b. Payoff Debt
- c. Home Ownership
- d. Prepare for Retirement
- e. Start a College Savings Fund

Five, the Habit of Setting Your Financial Future on Auto-Pilot--Set up money that is automatically deposited into your account that has compounded money power.¹⁹ For example, Dr. Boyce recommends financial vehicles like ACORNS to invest spare change on debt card purchases and direct deposits to an investment account. It is a smart and easy way to earn more money than typical banking interest and the investments grow more substantially over time. Six, the Habit of Viewing Problems as Opportunities--The wealthy buy used products because they depreciate; and they will purchase a ‘fixer upper’ in a community whose homes have great value to increase their net worth potential.²⁰ A good free resource for tips in wealth building is www.Alux.com online and on YouTube. Seven, the Habit of Paying It Forward--Prevent your children from being scratched babies, meaning they start from ‘zero’ in their net worth the same way you did.

¹⁹ Deborah Owens, interviewed by Lamar Tyler, *Generation One: The Search for Black Wealth* (Tyler New Media, 2015), DVD.

²⁰ Owens, *Generation One*.

Give your children an inheritance, perhaps in the form of a trust, at different stages in their life (e.g., for college, for marriage, for their first home). This will give your child an advantage toward wealth building that can be passed on for generations. College and mortgage debt are the largest deficits for young adults, especially if they are not given some income to work with during their adult maturity.²¹

Dr. Julianne Malueaux, an American economist, author, social, and political commentator, and businesswoman, offered contextual history and strategies for generational wealth. Dr. Malueaux, said, “We (Black folks) should create competitions and celebrations in communities that save and create wealth, similar to sporting events in camps for our children.” She felt that if Black communities put as much energy and urgency in building wealth as they do in producing and promoting sports, generational wealth could become second nature. Likewise, she said, “We should be outraged as much about crime in our communities as we are about discrimination in mortgage lending.”²² The economic ties to wealth and property ownership are directly linked to prosperity versus poverty and crime. For instance, it is rare to hear about gang violence or arrest for drug possession or raids in gated communities.

Black communities are overdue for a legacy giving and economic freedom revival. Black Wall Street and communities like it in the 1900s is possible in the 21st Century and beyond. Lastly, Dr. Malueaux said, “Profit and loss also equate to risk and reward.”²³ When the risk of investments can be weighed against the reward of liberation

²¹ Owens, *Generation One*.

²² Julianne Malneaux, interviewed by Lamar Tyler, *Generation One: The Search for Black Wealth* (Tyler New Media, 2015), DVD.

²³ Malneaux, *Generation One*.

and freedom in the Black community, the choice is clear and urgent. Reparations in America is a dream in a distant future, if ever. However, legacy giving in all its facets (money, education, and relationship-building) is a reasonable goal to achieve within one generation (40-years). Afterall, if “Blacks are a trillion-dollar marketing commodity in spending²⁴, they have the cash power, what is lacking is a failure in economic education and poor choices.

Patricia Washington, author, speaker, and hope-reaching coach to women, offered some very colorful statements on the Black experience and wealth, which is indicative of her website motto to “Chase Purpose...Not Money.”²⁵ Washington said, “We (Black folks) have been convinced that education equals entitlement.”²⁶ That is a misconception and dangerous ideology because history has proven that it is not what you know, but who you know that opens opportunities for income advancement. For example, two equally qualified individuals could apply for the same career but how they interview and establish a relationship in that interview will determine who is hired.

Dr. Boyce C. Williams, the associate dean of Fine Arts at Kutztown University, would concur with Washington. In 2009, he told potential freshmen students during orientation that, “it will be your attitude, not your aptitude that will determine your altitude.” He also stated that, “some of the wealthiest and most successful people didn’t

²⁴ Robert E. Weems, “The Trillion Dollar African American Consumer Market: Economic Empowerment or Economic Dependency?”, Black Past, November 25, 2014, <https://www.Blackpast.org/african-american-history/trillion-dollar-african-american-consumer-market-economic-empowerment-or-economic-depen/>.

²⁵ “Chase Purpose...Not Money,” Patrice, <https://patricewashington.com/>.

²⁶ Patrice Washington, interviewed by Lamar Tyler, *Generation One: The Search for Black Wealth* (Tyler New Media, 2015), DVD.

have the best grades in college, but they did have a drive to succeed with goals and desires for their life and community.²⁷ Similarly Washington would say, “We (Black folks) are all about looking like \$1,000,000.00 instead of planning and preparing to accumulate millions of dollars. We want to live like the Cosby Show family, but we take out private loans for education to look like millionaires versus having millions.”²⁸

Washington was passionate about her perception and reality of the Black community and the focus group heard her concerns as aspirations for Blacks very clearly.

A Professional Presentation on Developing a Legacy Giving Journey

The focus group learned a great deal from Mark Lewis, CEO and President of POISE Foundation. Lewis provided a roadmap, referred to as a journey to develop a unique legacy giving program for Ames. The outline of the presentation was simple, yet relational by using a metaphor for planning a trip. The trip metaphor was ideal for a group new to drafting a legacy giving program.

The first step on the journey after make that choice was to answer the question “Why”? Christian comedian, actor, and author Michael, Jr. has a stand-up routine called ‘Breaktime’ when he asks the audience to share a few things about themselves. In one show he asked a gentleman in the audience, E. Daryl Duff, what does he do for a living; and Duff replied that he was a music director. Michael then precedes to ask him to sing a few bars of the hymn ‘Amazing Grace.’ Duff sang the song well and the audience applauded. Michael, Jr. then ask Duff to sing ‘Amazing Grace’ as if something traumatic

²⁷ Boyce C. Williams, (lecture, Kutztown University, Kutztown, Pennsylvania, June 15, 2009).

²⁸ Washington, Generation One.

happened in his life to see if Mr. Duff would sing the song differently, and he did. After Mr. Duff sang the hymn the second time the audience erupted in applause and he got a hug and nudge from a guy in the audience. Michael, Jr. would then say, “The first time he sang, he knew what he was doing; the second time he sang he knew why he was doing it. When you know your “WHY” your what will become more impactful because you are walking towards or in your purpose.”²⁹ The primary step in drafting a legacy giving journey is to determine why the congregation is building legacy. For instance, is the legacy for operational cost, education, sustainability, outreach, vitality, etc.

The second step is deciding on the recipients of the legacy. Is the legacy for the current congregation, educating the next generation or a combination of both? The third step in developing a legacy giving program is defining the destination. For example, are the goals of the church short term and/or long term (generational) or a combination of both? Does the church have the expertise within the congregation to reach their destination (goals) internally, through relationships, or contracted services? The fourth step is determining the time frame to build legacy. In other words, how long will it take to get to the destination—reach the goal? For example, if the amount of the trust or foundation to build legacy is substantial, the time frame will be determined by the investment portfolio, the markets, financial gifts, and who is invited to contribute. The fifth step is knowing what vehicles are available to reach the legacy giving destination, such as pocket giving, estate gifts, or any combination of the six categories of a diverse wealth building portfolio.

²⁹ Michael Jr., “Know Your Why,” Aired Jan 8, 2017, https://youtu.be/1ytFB8TrkTo_

While estate planning was not addressed in this research, one of the fastest growth building gifts to the church is an estate gift. It is also the most difficult to discuss because it is received by way of death and at the discretion of the executor of an estate. Case in point, if the decease and the executor are not in agreement on the amount of the gift to the church, it can be a traumatic event for all parties involved. It could also be the most rewarding expression of faith to honor the decease if they are on one accord. The sixth step is selecting the team or board of stakeholders to execute the legacy giving program. And the seventh and final step is to celebrate the goal (arrival) and re-evaluate how to enhance the program further. The legacy giving journey by Mr. Lewis, the Generation One documentary and other foundational data are a great blend of research and praxis to develop a legacy giving program for a Black Church. The proof of this statement was affirmed in the one-on-one interviews.

One-On-One Questions, Answers and Revelations

The following are a sample of the one-one-one interview questions. Will you support a legacy giving program at Ames? All said yes to drafting the legacy giving program. They felt that the program would inspire generosity for future generations and the wealth of information that they learned would be passed on to others to believe and achieve generational wealth. The legacy giving program was drafted in August 2021 for introduction to the congregation during the bi-annual strategic planning meeting of the church.

After what you have learned so far, will you create a legacy giving program for your family? The replies to this question were unsurprisingly generational. The

Generation X and Millennial participants said that they looked forward to creating a legacy giving plan for their families. It is the expectation that after participants help design the program for Ames that they will use this program with their family. The Baby Boomers had already started planning (e.g., advance directives, estate planning, trust, etc.) but were looking forward to enhancements to their plan because the documentary and POISE presentation raised ideas they had not considered previously. The Silent Generation (SG) was satisfied with their insurance policies as their legacy giving plan and they were not interested in anything new beyond what they had in place. Also, not surprisingly, one of the SG members had already included Ames in their last will and testament, but no formal plans have been shared with Ames officially.

Drafting the Legacy Giving Journey (Program)

This was the most rewarding exercise to culminate work achieved. After watching the “Why” video by Michael, Jr., participants began to answer the legacy giving journey questions systematically; and then pose the ‘what if’ scenarios anticipating questions from the congregation after the introduction of the program. Each participant was given index cards to write their answers that they then recited publicly and comments were written on flip charts. This ensured that every voice would be heard and that no voices would dominate others. Participants circled key words to develop a consensus or theme. Those index cards were also turned in to record for accuracy.

Step 1 -Why a Legacy Giving Program at Ames? The consensus was that the legacy giving program would sustain, maintain, and develop the physical assets of the church (e.g., burn the mortgage, and save six months of bill expenses) while providing

funds for programs that impact future generations (e.g., scholarships, youth programs, and education on financial literacy). Also, the program would be designed to fully educate future generations on the power of organized money and organized people to liberate their community. For step two, participants decided on who the legacy program would benefit and that was all ages within the church and the identified mission field (community).

For step three, it was determined that the initial destination, the goal of establishing a financial legacy base to draw dividends, would range from \$500,000.00 to \$1,000,000.00 with consultation from members, financial advisors, estate planners, and spiritual advisors. The destination range will be updated during the reevaluation periods to assess milestones, celebrate accomplishments, and invite fresh ideas for wealth growth. The fourth step looked at the time frame to building the base legacy amount. The consensus ranged from ten to twenty years with the focus group's goal to raise \$50,000.00 to show commitment and leadership.

The fifth step of the journey was determining what vehicles to raise the legacy base. The group was open to every form of wealth building they learned about (e.g., investments, annuities, precious metals, crypto, fintech, etc.) and the old faithful ideas as well (e.g., pledges, fundraisers, etc.). While estate gifts were not presented in the first five weeks it was also a mode of wealth building that participants would support. Step six was determining the board members for the legacy giving program. Initially they will be members from the congregation (focus group). Later, members will include stakeholders from the community. Table 1 solidified how participants will sell this new legacy giving program to the congregation systematically:

Table 1: Obstacles & Opportunities Chart

Obstacles	Opportunities
“It’s New and We’ve Never Done This Before”	Educate & train to ease anxieties*
Trust or Lack of Trust in Leadership	Educate & train on financial transparency like publishing profit and loss statements
Why Are We Doing Legacy Giving?	Reinforce the vision and purpose of Ames and offer a reasonable road map to accomplishing wealth. (e.g., Black Wall Street)
When People Don’t See the Vision	“Write the vision and make it plain”; create goal charts; compare savings to investing; Teach compound interest.
Do We Have Enough Resources?	Educate and invite community to participate
Willingness to Give or Participate	Answer the question: What’s in it for me? Like, tax benefits after age 72
Getting Commitments	Pledge cards; incorporate the spiritual and biblical references and opportunities for giving (Sermon Series, etc.)
Dealing with Personal Comfort Zones	Reinforce foundational materials and program goals (e.g., youth programs & scholarships)
The Leadership of Legacy Board/Team	Be intentional with soliciting large givers and donors; and include diversity in leadership (age, gender, class, etc.)

Note: Refer to J. Clif Christopher’s nine principles for building a highly-effective giving culture in Chapter 5

Having completed all the legacy giving journey steps, it would be irresponsible to not mention one step that is needed before proceeding with your why. Thus, the prime step to legacy giving as the pastor in a Black Church, one must have patience. For most predominately Black Churches, the pastor is the primary theologian, leader, and teacher in the congregation and depending on the community, the primary voice of advocacy and change. However, establishing those roles takes time. The estimated time for a new pastor to earn trust in their congregation is approximately 3-5 years because trust is vital to earning social capital and community building. The pastor will need to identify and

build trust with the key stakeholders in the congregation because they will help lead the entire congregation toward building the legacy giving program. Building their trust is being pastoral (e.g., leading bible study, teaching Matthew 25:35-40, and the Great Commission).

Subset one to being patient is preaching and teaching financial literacy using biblical examples intentionally and periodically during that 3–5-year period, thus ‘salting the oats.’ Subset two, while being patient is teaching and preaching about power through advocacy in the community. That community can be defined by blocks, square miles, or associations to the congregation. For example, the Ames community is defined by anyone; that is, a parishioner is related to as a friend, relative, associate, neighbor, or co-worker. The patient stage is all about establishing relationships of trust that are biblically rooted and consistent. For it has been said, “People don’t care what you know, until they know that you care.”³⁰

Conclusion

As a closing statement in week one of the focus group presentation, I stated that “Ames was in debt financially when I arrived in 2016, and I did not want Ames to be a scratch baby ever again. Thus, we may not see the fruits of our labor today, but it will be worth it in the end.”³¹ Consequently, during the critical review process, the Enacting Rev. Dr. Martin Luther King’s Beloved Community focus group raised a good question about

³⁰ Joel Brown, “50 Inspirational John C. Maxwell Quotes,” Addicted 2 Success, April 27, 2014, <https://addicted2success.com/quotes/50-inspirational-john-maxwell-quotes/>.

³¹ Marlon Tilghman, “Introduction to Legacy Giving Conceptual Presentation” (lecture, Ames United Methodist Church, Bel Air, Maryland, April 12, 2021).

legacy giving for most Black communities: Since the research proves that most Black communities do not teach or have financial wealth today, how will legacy giving be presented in the Black community, particularly in the less affluent communities? The answer is simple but requires a systematic approach. The simple answer is completing the idiom, “you can lead a horse to water, but you can’t make it drink,”³² unless you salt the oats, hence make the horse thirsty.

Rational Choice theory would conclude that poverty and wealth are choices decided by circumstances, selflessness, faith, benefits, or perceived scarcity. Thus, legacy giving can be attractive to anyone that perceives that tomorrow is more profitable than today; and that tomorrow offers a benefit that today cannot fulfill. For example, most would agree that Albert Einstein was a great mind, and he arguably quoted about tomorrow that “compound interest is the most powerful force in the universe.”³³ Thus, if one of the greatest minds equated the value of tomorrow over the benefits of now, there must be a thirst to find out what that means. Furthermore, Glover argues that “The growth of the church is not blind destiny, but the result of men’s wise choice of the good and the beautiful.”³⁴ So, how can the Black community that has lost faith in the Black Church be made thirsty again?

³² “You Can Lead A Horse to Water, But You Can’t Make It Drink,” McGraw-Hill Dictionary of American Idioms and Phrasal Verbs, accessed September 17, 2021, <https://idioms.thefreedictionary.com/you+can+lead+a+horse+to+water%2c+but+you+can%27t+make+it+drink>.

³³ Boyce Watkins, “How Compound Interest Works and Why It’s So Powerful,” Black Money 102: How to Invest in the Stock Market, The Black Business School, podcast, accessed August 2, 2021, <https://theBlackbusinessschool.com/courses/125281/lectures/2246067>.

³⁴ Richard Glover, *A Teacher’s Commentary on The Gospel of Matthew* (Grand Rapids, Michigan: Zondervan Publishing House, 1956), 154.

To answer that question, as time permits, two stages will be added for a holistic plan for community legacy giving. Stage one is expanding the church legacy giving program into the community. In this stage reinforcing the biblical, theological, and historical blessings of legacy giving are presented to the community key stakeholders. The rule of seven³⁵ says that if you want to market an idea or thought it should be repeated seven times. Initially the congregation heard and learned about generational wealth. In stage one those same legacy giving principles of generational wealth and financial literacy are shared at a community and communal level. In other words, the same scriptures and bible lessons that the congregation heard about for 3-5 years are now being heard and applied in the community context. Thus, simultaneously presenting the historical and theological resources to compound the biblical teachings. For example, Black Liberation Theology reenforced that God is for the people who are oppressed and who have “their backs against the wall.”³⁶ Research shows that oppression and a sense of hopelessness is evident in Black communities, yet Blacks also have a history of Black power, empowerment, and justice that prevails through the Black Churches with strong leadership support.

The second stage is executing the community legacy giving journey now that trusted relationships have been established amongst the congregation and the community. It will be incumbent on the pastor and narrative leaders to invite and introduce the most open, positive, and diverse group of stakeholders on this journey. Stakeholders who are open to new ideas, positive about the future and vision of the church, and a group diverse

³⁵ “Marketing Fundamentals: The Rule of 7,” Sigl Creative, accessed July 29, 2021, <https://siglcreative.com/2019/06/07/rule-of-7/>.

³⁶ Howard Thurman, *Jesus and the Disinherited* (Boston, Massachusetts: Beacon Press, 1996), 3.

enough to appeal to the demographics of the congregation and community. This will not prevent tension on the journey, but it will reduce stress during the process. The second stage is rewarding because it intentionally builds community, develops an ongoing legacy giving education and merges the church's vision with community engagement. For example, a community financial literacy symposium on asset building would increase wealth for generations while organizing for power and liberation for everyone. Legacy giving is designed to invite all to participate and prosper and a good legacy giving board honors that goal for their church and community.

When the focus group was asked about project enhancements during the one-on-one interviews, these were their replies. What were the most meaningful moments in this legacy giving project? Unanimously the Generation One documentary and POISE Foundation presentation were the most meaningful because they provided a wealth of information and guidance for drafting a legacy giving program. Participants were engaged by all the speakers because they were Black, extremely intelligent, and accomplished professionals in their fields of wealth building. In the Black community, trusting the source of information is secondary to relating to the presenters themselves. Likewise, the biblical, historical, and Generation One documentary supported the research that was presented in week one of the legacy giving introduction to the focus group. Furthermore, the presentation by Mr. Lewis was basic enough to develop a legacy giving program at any education or economical level if the congregation and community had the will to make that choice.

How can this project presentation be enhanced? What could be added? The focus group felt nothing should be added to the program and in fact a few felt the timeline

should be condensed. For example, now that the systematic presentations were successfully tested, perhaps a one or two-day workshop would suffice instead of a 5-week process. Likewise, while the virtual presentations via ZOOM were convenient and necessary due to COVID-19 most agreed that in-person presentations would have offered better engagement with the presenters and focus group. It would have also shown a higher level of commitment to meet because the work of maintaining or developing a legacy giving program will need dedicated individuals and the more commitment expressed on the front end will prove to be invaluable in the long run.

Finally, the Black Church has the means to liberate most Black communities regardless of social class if the churches ascribe to the most elementary definition of economics, which is the choice of where to spend their money. It is literally mathematics. For instance, in historian Dr. Claud Anderson's research, "the Black church has collected more than \$420 billion in tithes and donations since 1980. The Black church also has the greatest amount of wealth of any Black institution, but they haven't always put that into Black businesses or Black communities."³⁷ If those same churches, in twenty years, invested 10% of those funds in a mutual fund yielding a conservative annual 4.23%³⁸ their estimated legacy income from \$42 billion would be over \$96 billion. That is a profit of over \$54 billion over twenty years. The issue is not financial means, the issue is choice.

³⁷ Urban Finance, "PowerNomics – Animated Book Review," June 2, 2019, video, <https://www.youtube.com/watch?v=YTO1HN71V7w>.

³⁸ Jullien Gordon, "The Emancipation Equation Real Estate Edition: How to Finance, Find, & Finalize Multifamily Real Estate Deals & Start Living for Free," webinar, The Black Business School webinar hosted by Dr. Boyce Watkins, August 20, 2021.

This sounds too simplistic because if it were that simple, why is the Black Church so reluctant or not already investing. The answer is equally simple. The biblical, historical, and theological lack of knowledge and the will to pursue dreams and wealth are at the root cause. The Rev. Dr. Martin L. King, Jr.'s dream for his children was to be “judged not by the color of their skin but the content of their character”³⁹ was only part of his inheritance for them and all of God’s children. King also envision an economic justice plan for liberation to enact the Beloved Community—and that would require power. In *The Autobiography of Martin Luther King, Jr.* edited by Clayborne Carlson, Chapter 31: The Poor People's Campaign—King define power as he addresses the sanitation workers in Memphis on March 18, 1968. King said,

Now let me say a word to those of you who are on strike. You have been out now for a number of days, but don't despair. Nothing worthwhile is gained without sacrifice...We can all get more together than we can apart. And this is the way we gain power. Power is the ability to achieve purpose, power is the ability to affect change, and we need power. Never forget that freedom is not something that is voluntarily given by the oppressor. It is something that must be demanded by the oppressed...”⁴⁰

Excerpts from this speech solidify the foundation of why legacy giving is vital for the Black Church to embrace. It reminds the church that power is not relinquished it is demanded, developed, and raised so that generations of children will be liberated from their socioeconomic oppression, and because the church made it their vision and mission to ensure their future holistically. Likewise, until the government rises to its

³⁹ Mark Crispin Miller and Eric J. Sundquist, *King's Dream: The Legacy of Martin Luther King's I Have a Dream Speech* (New Haven, Connecticut: Yale University Press, 2009), 232.

⁴⁰ Martin Luther King, Jr., “Chapter 31: The Poor Peoples Campaign,” Stafford, The Martin Luther King, Jr. Research and Education Institute, accessed September 2, 2021, <https://kinginstitute.stanford.edu/king-papers/publications/autobiography-martin-luther-king-jr-contents/chapter-31-poor-peoples>.

responsibility to care for all of God's children, it is the church's responsibility to keep the light of justice burning until this present age meets the demands of its most vulnerable community, which are the children. Therefore, let this legacy giving program be a foundation upon which the Black Church can once again be a place where all generations of people can look to for liberation, justice, and hope.

APPENDIX A
SURVEYS

Pre-survey and Post-survey Questions

1. How do you define "legacy giving"?
2. Have you or your family engaged in any modes of "legacy giving"?
3. Have you received any education on legacy giving here at Ames UMC? If so, when? And what was the nature of such instruction?
4. Have you received any education on legacy giving while attending grade school and/or college? If so, when? And what was the nature of such instruction?
5. What does the Bible say about Legacy Giving?
6. How has your relationship with God been influenced by your relationship with money?
7. What is Black Wall Street? And why is its history significant to know today?

Money Autobiography Questionnaire

1. What is your happiest and unhappiest memory in connection with money?
2. Do you ever worry about money? In what ways?
3. Are you basically generous?
4. Who governed how you related to money growing up; that is, how you spent money, saved money, gave money to charity or church?
5. Do you clearly understand what the church does with your tithes and offerings?
6. Which of the following words describe your feelings/attitudes about money? (Circle all that apply)

power	security	hope	pleasure	love
identity	prestige	comfort	anxiety	gift
protection	need	value	burden	tool

7. How would you consider yourself? (circle one):

affluent	comfortable	average	struggling	poor
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APPENDIX B
PROJECT CALENDAR

October-December 2020

- Meet and confer with contextual associates, professional associates and Ames Church Council to discuss the project calendar.

January 2021 (Semester 4)

- Select and solicit 10-12 stakeholders at Ames to be a focus group on legacy giving.
- Refine the curriculum outline for focus group engagement (e.g. workshop, money autobiography, and interview questions).
- Spring Intensive

February

- Upload Candidate Review Package to Canvass
- Submit Project to Internal Review Board via Cayuse

March-June 2020

- Schedule Candidacy Review
- Implement 5-Week Curriculum

July-August 2021 (Fifth Semester)

- Submit Work to editor
- Fall Intensive
- Complete curriculum

September-October 2021

- Complete research analysis
- Complete Project Analysis to include Tesch's eight steps in coding from one interview that was the most interesting. This data will inform further research with Mid-Atlantic United Methodist Foundation

November – December 2021

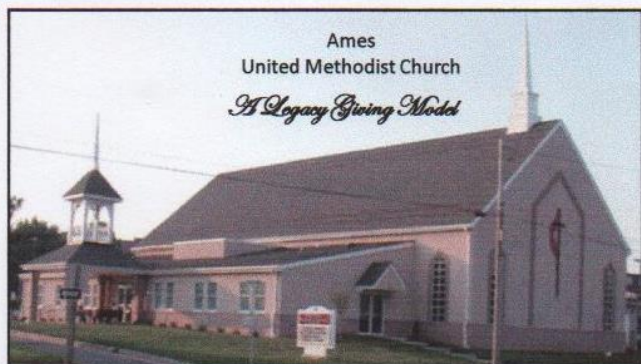
- Continue edits
- Prepare for Defense

January-May 2022 (Six Semester)

- Spring Intensive
- Defend Project
- Complete final edits
- May 2022 Graduation

APPENDIX C

LEGACY GIVING BY POISE PRESENTATION



1

Mark S. Lewis



President and CEO POISE Foundation
Michigan State University - Bachelors
Degree - Accounting, CPA
Price Waterhouse and Ernst & Young

Pittsburgh Native
Husband, Father, Grandfather
Elder, Teacher, Mentor
Philanthropist, Community Volunteer
Kappa Alpha Psi

2

Created by Bernard H. Jones, Sr.

Our Mission – To assist the Black community in achieving self-sustaining practices, through strategic leadership, collective giving, grantmaking and advocacy.

Created in the format of a Community Foundation, POISE receives funds from a variety of donors. These funds may be unrestricted, and used to support our grantmaking strategy, or donor-directed for specific charitable purposes.

Second Black Public Foundation Created in the U.S.

We help individuals and organizations manage their charitable assets and interests.

3

Manage \$11,000,000 in over 200 funds - 80 Scholarship Funds

- Unrestricted
- Designated
- Field of Interest Sponsorship
- Neighborhood Asset
- Scholarship
- Donor Advised
- Fiscal
- Giving Circle

9 Church Funds – Several others created for Churches

Grants - Inception to Date > \$15,000,000

4

The Journey

Purpose?
Destination?
How Long To Get There?

You Are Here

Who Is Going?
What Vehicle Do You Use?
What Do You Pack?

5

The Journey – Your Purpose

Why are we going on this trip?

By Choice?
Work?
Relaxation?

Determine why you're building legacy!

6

Ames UMC – Your Purpose

Operations
Education
Sustainability

Determine why you're building legacy!

7

The Journey – Your Destination

Understand Environment



Understand Available Activities



How Accessible?

Determine where your legacy takes you!

8

Ames UMC – Your Destination

Do you have expertise?

Managed Internally vs. Externally
Generational vs. Short Term Fund

Determine where your legacy takes you!

9

The Journey – Are We There Yet

How Long Will This Journey Take?



Need to Be There Now!

Let's Enjoy the Scenery!

A Gift for Others



Determine time frame to build legacy!

10

Ames UMC – Are We There Yet

Do Others Get It?

Appreciate the Journey?

Stay Engaged Along the Way?

Determine time frame to build legacy!

11

The Journey – Who is Going?

Who and How Many Are Going?

Our Family
Multiple Families
Everyone Is Invited

Determine who the legacy is for!

12

Ames UMC – Who is Going?

Current Congregation?
Educating Next Generation?
Anyone Can Help Build?

Determine who the legacy is for!

13

The Journey – Which Vehicle?

How do we get to our Destination?



Depends on Where
Why
How Long to Get There
Who is Going



Determine which vehicle gets us to our legacy!

14

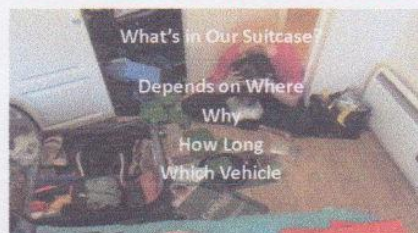
Ames UMC – Which Vehicle?

Endowment
Self – Managed Investments
Annual Contributions
Fundraisers

Determine which vehicle gets us to our legacy!

15

The Journey – What Do We Pack?



What's in Our Suitcase?
Depends on Where
Why
How Long
Which Vehicle

Determine what we take to build our legacy!

16

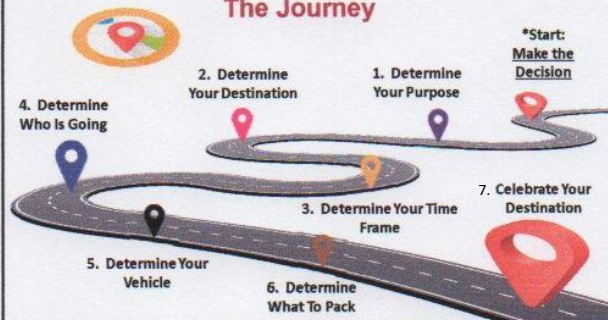
Ames UMC – What Do We Pack?

Education
Contributions
Market Investments
Real Estate
Planned Giving/Insurance

Determine what we take to build our legacy!

17

The Journey



18

APPENDIX D

LEGACY GIVING USA STATS



Study Design and Participants

While there has been an increase in research specifically focused on planned giving over the past two decades, the last national study of living planned gift donors was fielded in 2000.⁶ At the direction of the Giving USA Foundation, this research set out to gather up-to-date data on planned giving donors from a range of organizations across the United States.

This research set out to understand the contemporary picture of who is making planned gifts and gain a more detailed understanding of donors' motivations and behaviors.

Reaching a significant number of planned giving donors is a challenge, as estimates are that only 2% to 5% of the United States population actually makes a charitable planned gift. In order to reach planned giving donors specifically, we partnered with 25 institutions that had established planned giving programs, although there were significant differences among the organizations in both the length and size of their programs.

The organizations were diverse, representing seven different charitable subsectors. While the religious subsector continues to receive the largest portion of charitable giving each year,⁷ no religious organizations participated, as most planned gifts are made to local congregations and didn't meet the regional reach we aimed to achieve. The research task force assisted in identifying organizations that were willing to invite their donors to participate. The only criteria to include

Giving USA SPECIAL REPORT: Leaving a Legacy

the organization was that they could invite a minimum of 80 donors/prospects so that we could achieve a statistically significant response rate. For the largest organizations in our study, we specifically asked them to invite a maximum of 1,500 donors to participate so as not to overwhelm the sample with donors from one organization.

The survey was fielded from January to April 2019 to allow organizations to integrate the invitation to participate into their other planned communications. Most organizations chose to invite donors to take the survey only via email and sent at least one follow-up/reminder message. A few organizations with smaller numbers of planned gift donors also sent a mailed invitation letter to donors without email addresses. The research team provided the invitation text for both emailed and mailed invitations, but nonprofits sent the invitations out directly from their organizations.

Our estimate of the total potential survey pool was 8,754 donors. A total of 1,225 individuals responded to the survey for a response rate of 14%, and 902 respondents completed the survey for a 10.2 % completion rate. After deleting responses from participants missing key demographic data (gender, age, marital status, and education), the final sample used in this report is 862 responses. The demographic characteristics of the survey sample appear on page 98. We also conducted follow-up interviews with 40 donors. As a pool of identified planned giving donors and prospects, the majority of respondents identified as white and had high educational attainment and high net worth. We acknowledge that fundraisers need to do more to cultivate a diverse donor base and that motivations and experiences can vary among donors.

Giving USA SPECIAL REPORT: Leaving a Legacy

Age (Range 24-96; Mean 69.1)	Percentage
18-29	0.1%
30-39	1.5%
40-49	3.0%
50-59	12.7%
60-69	29.8%
70-79	35.7%
80+	17.2%

Own primary residence?	Percentage
Yes	89.3%
No	9.1%
Other	1.5%

Race/Ethnicity	Percentage
White	93.1%
Black or African American	0.9%
American Indian or Alaska Native	0.1%
Asian	2.2%
Native Hawaiian or Pacific Islander	0.1%
Hispanic/Latino	2.7%
Biracial/Multiracial	0.8%

Religious affiliation	Percentage
Christian	51.7%
Jewish	12.5%
Buddhist	1.8%
Hindu	0.2%
Muslim	0.4%
None	29.5%
Other	4.0%

APPENDIX E
INFORMED CONSENT FORM

United Theological Seminary
Informed Consent Form

Investigator Name: Rev. Marlon B. Tilghman

Contact Information: mbtilghman1@united.edu and cell: [REDACTED]

Introduction: I am a doctoral student at United Theological Seminary

Purpose: I am conducting a study to develop a legacy giving program for the Black Church

Requirements for Participation: You are invited because you are stakeholder, tither, and/or a person that is interested in the longevity, vision and mission of Ames United Methodist Church.

Procedures:

If you agree to be in the study, you will be asked to: participate in a 6 week focus group. Week 1 – take a presurvey (10 minutes) on legacy giving, participate in a presentation (40 minutes) on the biblical, historical, and theological efficacy of a legacy giving program for the Black Church with 10 minutes for questions and answers. Week 2 – watch a 45-minute video that offers a 21st Century view on Black generational wealth (e.g., investment portfolios, avenues for giving, and the obstacles to giving) followed by 15 minutes for questions and answers. Week 3 - write and submit your money autobiography to reflect on the role money has played in your life. Week 4 – attend a 45-minute presentation by an investment foundation to present a path to creating generational wealth with 15 minutes for questions and answers and completing the post-survey on legacy giving. In Week 5 - be interviewed based on key answers to your money autobiography and post-survey questionnaire. And finally, in Week 6 - participate in 4 to 6-hour planning session to develop a legacy giving program for presentation and implementation into the church's vision and mission.

Risks:

There may be some personal questions about how you feel about money asked during the questionnaires, but every precaution will be taken to keep all answers confidential.

Benefits:

Your participation in this research will not only benefit the financial future of Ames UMC, and the program also created could benefit many Black churches and communities that struggle to survive. It will also enlighten you on investment opportunities for your family's generational wealth plan.

Voluntariness:

Participation is voluntary and you may skip any questions you do not wish to answer. You can also stop participating at any time. Your decision to participate will have no impact on your membership in the congregation or whatever else you think this study may have an impact upon. If something makes you feel uncomfortable in any way while you are in the study, please contact me directly in person, on the phone, or electronic communication. My contact information is at the top of this consent form.

Confidentiality:

I will be careful to keep your information confidential, and I will ask you and all the focus group members to keep the discussion confidential as well. There is always a small risk of unwanted or accidental disclosure. The conversations and the focus groups will be recorded and transcribed only with your permission. Any notes, recordings, or transcriptions will be kept private. I will be the only one with access to your information. The files will be encrypted, and password protected. You can decide whether you want your name used.

Summary:

If you have any questions about the research study, please contact me. You can also ask your parents, if applicable, any questions you might have about this study.

Signature:

Signing this paper means that you have read this, or had it read to you, and that you want to be in the study. If you do not want to be in the study, do not sign the paper. Being in the study is up to you, and no one will be disappointed if you do not sign this paper or even if you change your mind later. You agree that you have been told about this study and why it is being done and what to do.

Signature of Person Agreeing to
Participate in the Project/Study

Date Signed

Signature of Parent of Minor (if applicable)

Date Signed

.”

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